

FALL 2014 / WINTER 2015

FREE

THE WISE GUIDE



Your Adult Resource!

Hear the
Music Again!

Arthritis of the Lower Back

What is Functional Medicine?

Are You Up to the Challenge?

L. Maura



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About the Cover

Cover Artwork:

"Bombocho" (22" x 30" Acrylic)
by Lori Moore

About the Artist

"BOMBOCHO" is the singing fisherman on the cover. Lori Moore, whose work is featured in this issue explains, "Bombocho is a good friend and would visit us after a month of fishing on the Sea of Cortez during the winter. We would see the fishing boats navigate into the Bay after a horrific storm. The fishermen would climb into little row boats to come ashore knowing that we would be happy to see them and share some beers. Bombocho would pick up my old guitar, take a gulp of *Pacifico*, throw his head back, close his eyes, and out came the most beautiful and captivating baritone voice. I always wanted to paint him, and so I did last year."

Lori Moore retired from Real Estate in December 2003. She and her husband, Graff, opened "Mooseamas, Art Retreats for Women" in 2004. Lori's eyes sparkle as she recalls, "Those were magical years, featuring Artists of the Northwest, and meeting women from all over the United States." Lori did all the cooking, scheduled daily



art workshops, and arranged for yoga and massages in the evening. Women came from as far as New York and Alaska. It was during this time that she knew her passion was to paint full time.

Lori is a self taught artist and began painting in 2006. "I owe it all to PBS," says Lori, "I came home to have lunch one day, turned on the TV and began watching Terry Madden

painting with watercolors. I was so moved to tears, that I jumped up and ordered his 'as-seen-on-tv' booklet, bought a few paints, and my husband and I headed to Baja where I began to paint. I sold everything I painted that winter to friends and vacationing tourists who flew into Baja. It was My Beginnings!" Since that time, Lori took two workshops with Terry, flew to San Francisco to study with him and became a Certified Art Instructor.

Lori continues to expand her talents by attending various classes and seminars across the Northwest, studying from national and international artists, noting "I now

have found my own style and try and paint everyday." After friends and family begged her to show them how to paint, Lori started teaching in 2008 as "Fast'n Fun Watercolors" in Mexico and the U.S. "It's so much fun to see someone that has never



The Village - 36" x 48" Acrylic & Ink

painted before, start in, and before you know it, they have the passion as well. Recently, someone asked me what is my mission statement. It's very simple: Live, love and keep painting till the cows come home."

Lori Moore has an extensive body of work that she has exhibited locally at POAC art shows as well as nationally and abroad. In 2013, she began painting weekly with the



*Coffee Cats
31" x 41" Acrylic*

North Idaho Plein Air Painters in the Sandpoint area.



*Blue Lady at the Rodeo
36" x 48" Acrylic & Ink*



The Buzz Stop - 36" x 48" Acrylic

To purchase work or take fun and exciting workshops, contact Lori at flumecreekranch@gmail.com - or call 208-263-6502. To see more of this artist's work, check out her website at: artinsandpoint.org/Lori-Moore



Activities and Events

Need Help with Insurance?

Bonewah Medical Center Outreach & Enrollment Staff
Locations & Schedule:

11/20, 12/18, 1/22, 2/5, 2/19, 3/12

Wellness Center, Room A - 9 am to 6 pm

12/04 & 1/8 - St. Maries Library - 12 pm to 4 pm

12/11, 1/15 - Fernwood Library - 10 am to 3 pm

11/6, 1/29 - Tensed Library - 12 pm to 4 pm



Bonewah Medical Center

208-686-1931

Get Covered & Stay Covered!

Have questions about health insurance?
Do you need health insurance?

The outreach and enrollment staff can answer your questions or assist you in enrollment.

We will be in different locations to help serve our community.



Heritage Health has workshops and in person assistance available for Idaho's Health Insurance Marketplace at YourHealthIdaho.org from November 15th, 2014 to February 15th, 2015. Visit www.myHeritageHealth.org or call 208-620-5220 for full schedule and details.

Kaniksu Health Services offers personal assistance with Idaho's Health Insurance Marketplace in the Bonners Ferry, Priest River & Sandpoint/Ponderay clinics. Please call 208-263-7101 with questions. We are here to help!

Medicare Classes - Absolutely FREE, Educational ONLY - No salesmen, Nothing to Sell, No Obligation! - VFW Hall in Osburn at 4th & Mullan at 1:00 pm.

Schedule:

November 3rd - Overview of Medicare -

How the Pieces Fit Together (will be repeated as needed)

November 10th - Parts A & B, Who Pays for What?

November 17th - Advantage, Supplemental & Drug Plans

November 24th - Making it All Work for You - Medicare Rights, Filing an Appeal, Advance Beneficiary Notices, Protecting Yourself from Fraud, Advance Directives. For more information, call Linda Alldredge 208-682-2556

Community Events & Resources

Bonner General Health Blood Drive

Wednesday, Dec. 17th

from 10:30 am to

3:00 pm. Sign up online

at inbcsvsives.org

using the promo code:

BonnerHospital, or

Call 800-423-0151.

Questions? Call Robin at

208-265-1123. Another opportunity will be on Friday, February 27th, 2015.



Boundary Community Restorium

Bonners Ferry — Come Join Us! Schedule of Events:

November 11th, 1:00 pm Veterans Luncheon - all veterans welcome

December 13th, 1:00 pm Christmas Party Luncheon

January 31st, 4:00 pm Square Dancers

Geezer Forum

Meets every 2nd & 4th Tuesday from 2:30 - 4:00 pm at the Panhandle Bank, 414 Church St., Sandpoint. Informal meeting to explore issues of aging, speakers and open discussion. Sponsored by ElderAdvocates, hosted by Paul Graves. Everyone is welcome!

Calling All Hearing Aids!

Do you have an old pair of hearing aids sitting in a drawer? Please donate them.

There are many people right here in our community that live on a fixed income and cannot afford hearing aids.

We at the Hearing Center believe in giving back. We work closely with the local Lions Clubs to fit hearing aids for people in need. We also belong to the Angel Network to help even more people hear. Make a change in someone's life by donating hearing aids today. Call Toll Free 1-844-Eargeek (844-327-4335), for more information.



55+ Single Friendship Group

Meets every Wednesday at 5:30 pm at JB's Restaurant, 704 W. Appleway, Coeur d'Alene. Linda 208-676-8456 and Ken 208-691-8060.

Support Groups

Have you thought of it this way? A support group is a form of free counseling. There are support groups for just about everything you may be wrestling with in life. Many do not require "signing up" or medical diagnoses, or anything more than a desire to come, learn, and get answers. There is no reason to suffer in silence. Everyone at a support group is there because they need answers and assistance, just like you!



All Caregiver Support Group

Meets 1st & 3rd Thursdays, 1:00 pm Sandpoint Senior Center, 820 Main St., Jan Griffiths, 208-290-1973, jan@looptravel.com. Free respite care available during group session with advance reservations: DayBreak Center, Liz De Wolfe 208-265-8127

Benewah County Hospice Support Group

For CAREGIVERS of those with dementia, Alzheimer's and any related disorder. Meets every 3rd Friday 2:30 - 4 pm at the federal building conference room, St. Maries. Facilitators: Robin Hodgson and Gail Wemhoff 208-245-5734, hospice@smgazette.com

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Bonner Community Hospice

"Supporting Each Other Through Grief"

Free to Bonner & Boundary County residents. Meets 1st & 3rd Thursdays 6-7:30 pm in the Page House behind the hospital, Sandpoint. 208-265-1185

Diabetes Support & Education Group

Meetings serve to strengthen your diabetes knowledge so you can feel great and prevent complications. Held the 1st Monday of each month from 10-11:00 am in the Brown House, next to Bonner General Health.

Bonners Ferry Women's Cancer Education and Support Group

Open to all adults. Your loved one does NOT need to have been under hospice care. Meets every 4th Monday at 12:00 noon, Panhandle Health District Bldg., 7402 Caribou, 208-267-3751



Activities and Events



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Alzheimer's Association®

Inland Northwest Chapter

We are a private, donor-funded nonprofit organization dedicated to fighting Alzheimer's Disease through

**Education | Family Support
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National Website: www.alz.org

Chapter Office:
Deaconess Education Center
910 W. 5th Avenue, Suite 256
Spokane, WA 99204
(509) 473-3390

North Idaho Office:
(208) 666-2996
24/7 Free Helpline:
(800) 272-3900

Hospice of N. Idaho - General Grief Group

Meets 1st & 3rd Thursdays, 5:30 - 6:30 pm at 9493 N. Government Way, Hayden 208-772-7994

Kathy's Korner - Support Group for Adult Daughters of Seniors

Focusing on the challenges encountered by the adult children of seniors. Meets the 1st Tuesday of each month at 6:00 pm , Clay Larkin Conference Center, RSVP to Renee Hix at 208-777-3553

Priest River Diabetes

Meets every 3rd Monday at 7:00 pm, Priest River Senior Center 208-448-2899/448-1770

National Alliance on Mental Illness,

Sandpoint: Meets every 3rd Wednesday 6-8:00 pm, Bonner General Hospital Classroom, 208-597-2047

Bonners Ferry: Meets every 4th Monday 6-8:00 pm, Panhandle Health District Bldg. 208-267-5638

Suicide Survivors Group

This group is for families and friends trying to understand and cope. Meets 2nd and 4th Wednesdays each month at 205 E. Cameron Ave., Kellogg. Call 208-556-0500 for more information.

Relatives as Parents Program

Meets every 2nd Thursday at 12:00 noon, Jewett House, 1501 E. Lakeshore Dr., Coeur d'Alene. Glenda Weaver 208-769-7096 or Margo Peebles 208-667-0320

Alzheimer's Association Support Groups

Support Groups for Alzheimer's & Dementia are held throughout the entire North Idaho region! They are facilitated by professionals and volunteers. Contact 208-666-2996 to find one near you.

Telephone Caregiver Support Group

Can't make it to a local support group? Here is your solution! Call the 1st Monday of each month from 1:00 - 2:30 pm to participate in a group session by phone. For more details please contact the 24/7 Helpline at 800-272-3900 or visit our website at www.alz.org

ALZConnected (www.alzconnected.org), powered by the Alzheimer's Association, is a new online social networking community for people with Alzheimer's, their caregivers and others affected by the disease.

Telephone Support Group for People with Dementia. Talk with others also living in the early stage of Alzheimer's or other dementia. It will help put your experiences into perspective and provide assistance with coping strategies to maximize independence & well-being; and making decisions about the future. Thursdays from 10-11:30 am PST - Call 800-272-3900 for more info.

Veterans Support Groups are noted in Veterans Pages beginning on page 36 of this edition.



Adult Day Care is an Option! Need a break just to go to your own appointment or shopping? Bennett House in Coeur d'Alene, DayBreak Center in Sandpoint & The Community Restorium in Bonners Ferry are a few of the dedicated locations. Some care communities offer day care as well. They are all fully capable of entertaining and caring for your loved one.



Adult Day Care for those with Alzheimer's & other types of Dementia



- Personalized Activities
- Lunch and Snacks
- Caregiver Resources

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and support for caregivers**

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208-651-9060

www.BennettHouse.org



Community & Active Senior Centers

Don't miss out on the fun! Come have a delicious meal, enjoy a wide range of activities, special events, excursions, or just play cards. Many centers are available to rent for special events as well.

Athol Community Center
30355 N. 3rd St., 208-683-2101

Bayview Community Center
20298 E. Perimeter Rd., 208-683-8040

Benewah Community / Senior Center
11640 Benewah Creek Rd., St. Maries, 208-245-0269

Benewah Senior Meals Site
711 W, Jefferson, St. Maries, 208-245-3456

Blanchard Community/Senior Center
685 Russo Rd., 208-437-1037

Bonners Ferry Senior Hospitality Center
6635 Lincoln, 208-267-5553 &
267-5554

The Center (Clark Fork / Hope)
10th & Cedar, Clark Fork,
208-266-1653



Activities and Events

DENTURES

Denture Repairs and Relines
Complete and Partial Dentures



Call for
appointment

Marshall A. Arbo, D.D.S.
208-267-5187

Work Done by Dr. Arbo, General Dentist

Fernwood Senior Center
208-245-3392

Kellogg Senior Center
211 McKinley, 208-783-4581

Lake City Center
1916 Lakewood Dr., Coeur d'Alene,
208-667-4628

Newport Senior Hospitality Center
218 S. Washington St.,
509-447-2119

Plummer Senior Center
208-686-1863

Post Falls Senior Center
1215 E 3rd Avenue
208-773-9582

Priest River - Frank Chapin Senior Center
"Home of the Happy Agers"
339 Jackson Street
208-448-2352

Rathdrum Senior Center
8037 Montana Street
208-687-2028

Sagle Senior Center
560 Monarch Road
208-265-2627

Sandpoint Senior Center
820 Main Street
208-263-6860

Silver Valley Community Resource/Senior Center
120 W Cameron Avenue, Kellogg
208-784-8891

Spirit Lake Community/Senior Center
32564 4th Avenue
208-623-6125

Wallace Senior Drop-in Center
621 Cedar Street Call Denise at
208-744-1106

Worley Senior Center
9936 West E Street, In City Hall
Leave a message 208-686-1258



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The Wise Guide Fall 2014 / Winter 2015

Office: 208-263-5654

Email: info@thewiseguideonline.com

www.TheWiseGuideOnline.com



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Veterans Welcome!

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208-267-2453

www.boundarycountyid.org/restorium.htm
6619 Kaniksu, Bonners Ferry, ID



Prevention As We Know It



By Jessica Martin
Executive Director,
Community
Cancer Services

Don't smoke. Don't drink. Eat Healthy and Exercise. Check the house for asbestos. These are the keys to not getting cancer, right?

Unfortunately cancer does not follow the rules! People who have never smoked in their lives get lung cancer and those who smoke 2 packs a day don't always get it. I would love to put cancer in a box and make it adhere to the laws of prevention but unfortunately that will never happen. So what do we do? How can we affect our personal outcome when it comes to our likelihood of getting cancer?

Let's start with what we know. According to the Cancer Data Registry of Idaho, smoking causes at least 30% of all cancer deaths. So not smoking gives us that much of an edge over a smoker. Check out this website for help to quit: <https://www.quitnow.net/idaho/>

A "quit coach" can be provided

TAKE CARE OF YOUR BODY. IT'S THE ONLY PLACE YOU HAVE TO LIVE IN

to help keep you accountable!

Radon is the other factor attributed to lung cancer. Does anyone even know what radon is, or how to test for it? Radon is a natural radioactive gas that you can't see, smell or taste. Breathing too much can cause lung cancer, especially if you smoke. About 1 out of every 15 homes in the United States has dangerously high levels of radon in the air, measured in "picocuries per liter of air," or "pCi/L." There are

many low-cost "do-it-yourself" radon test kits available through the mail, in some hardware stores or other retail outlets. If you are buying or selling a home, you can find a qualified tester by contacting the state radon office. They provide a list of professionals who do the testing for you. For links and information, visit www.epa.gov/radon/radontest.html.

An apple a day keeps the doctor away right? Well apparently it can keep the cancer at bay as well. Obesity, nutrition and physical activity play a huge roll in prevention. One in three cancer deaths is due to factors relating to poor nutrition, lack of physical activity and obesity. Unfortunately, 68% of Adults and 32% of children in America are overweight, according to the Center for Disease Control; double the rate from just 20 years ago! So think about making healthy changes in your lifestyle today! Increase your intake of greens

CCS
Community Cancer Services
1215 Michigan St., Suite B, Sandpoint
208-255-2301
www.CommunityCancerServices.org

A safe, caring environment providing resources tailored to cancer patients and their families in Bonner & Boundary counties at...



and grab a friend for a walk 3-4 times a week! Also start early teaching your children and grand-children the importance of eating right and exercising.

Pale is the new tan! Skin cancer is the most prevalent type of cancer in the U.S., mostly caused by UV rays put off by the sun and by tanning beds. Being out in the sun because you have or want to can be unavoidable, especially for those of us in the Northwest that get less than 4 months of that "golden goodness" all year, but tanning is another story. Using tanning booths before the age of 35 increases the risk of getting Melanoma by 60%, according to the American Cancer Society. So be cautious of the amount of sun you are getting and remember that pale is better than skin cancer!

Screening increases the chances of detecting certain cancers early, when they are most likely to be curable.

Last on my list, is screening. Screening increases the chances of detecting certain cancers early, when they are most likely to be curable. Did you know that there are more than 6 different screenings offered to detect cancer? For breast cancer, yearly mammograms are recommended starting at age 40. Beginning at age 50, men and women can be tested for colorectal cancer and polyps every 5-10 years with a colonoscopy or flexible sigmoidoscopy. Testing for cervical cancer after the age of 21 is done with regular pap smears. Ask your doctor about the screening that would be right for you in this season of life because it could **SAVE YOUR LIFE!**

Community Cancer Services is happy to provide this information as well as financial and emotional support to those whose lives have been affected by cancer. Call or stop by our office for more information.

Jessica Martin has been the Executive Director with Community Cancer Services since March 2013. She previously was an employee of Coldwater Creek where she was introduced to the organization and fell in love with the cause. She believes that we are here to serve others and does so by committing her time and effort to supporting local cancer patients and their families during their cancer journey.

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Scott Magnuson, M.D.



Jessica Jameson, M.D.

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- Cancer-related Pain
- Neck and Back Pain
- Compression Fractures
- Peripheral Neuropathy
- Spinal Stenosis

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1686 W. Riverstone Drive
Coeur d'Alene, Idaho
website: www.cdapain.com



What is Functional Medicine?



by Volney Willett, M.D.
Woodlands Family
Medicine



The 21st century has seen the explosion of longevity with more people living into their 80s and 90s than ever before. The 21st century has also brought about an explosion of chronic diseases burdening many adults and children threatening to shorten lives and worsen quality. Preventative care has become a list of screening tests, vaccinations, and generic recommendations. Although these may be necessary components to prevention of illness it doesn't tackle the increasing burden of chronic disease.

The conventional wisdom of medicine leans heavily on drugs and surgery to tackle chronic diseases. It is not unusual for a diabetic with heart disease to be on over 10 medications. Each medication is prescribed to treat a different disease, and then more

medications are added to treat the side effects of the original medications. Throw in a few vitamins and dinner is served. A wise instructor once told me, "If by the end of my career I stopped more medications than I started, I was a successful doctor." Today's conventional medical practitioners don't have the time or the knowledge to implement a comprehensive strategy to truly heal the mind, body, and spirit of the person suffering with multiple chronic diseases or prevent them from occurring in the first place.

We need an approach away from the "one pill for every ill," pharmaceutical-heavy treatment scheme. Functional medicine is such an approach. According to the Institute of Functional Medicine, "Functional medicine is an evolution in the practice of medicine that

better addresses the healthcare needs of the 21st century. By shifting the traditional disease-centered focus of medical practice to a more patient-centered approach, functional medicine addresses the whole person, not just an isolated set of symptoms." Clinicians who use this approach engage in a therapeutic partnership with their patients. They practice individualized, patient-centered, science-based care integrating both the art and the leading edge science to treat the whole person. The functional medicine practitioner doesn't narrow down a person to a list of diseases, but uses this list as a beginning to ask why. Why does this person have this disease at this time?

Asking "why" questions broaden the search for causes and then answers. Of course asking why also complicates matters. A pill will not answer why someone has diabetes. Knee surgery will not answer why someone has arthritis. Functional medicine clinicians dive into how genetics, environment, and psychosocial conditions can disrupt health. They assess how the seven systems (Communication, Structural Integrity, Assimilation, Defense & Repair, Energy Regulation, Biotransformation & Elimination, and Transport) play into the health



Comprehensive Medical Services:

- In-Clinic Surgeries
- Chronic Disease Management
- Urgent - Immediate Care
- General & Proactive Healthcare
- Women's Health
- Pediatric Care



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woodlandsfamilymed.com



of an individual. It is a complicated process, but the functional medicine matrix, provided by the Institutes of Functional Medicine, organizes the thinking process. Proper organization allows the clinician to order the appropriate tests, initiate treatment, and track progress back to good health.

Functional medicine addresses the whole person, not just an isolated set of symptoms.

Functional medicine prescriptions are often different from the traditional medical prescription. The most commonly prescribed treatment is a lifestyle change. This isn't some generic out of the box diet and exercise program, but a program tailored to the individual's needs, based on genetics, environment, and situation. Also, treatment may include drugs, botanical medicines, nutritional supplements, therapeutic diets, or detoxification programs.

This approach requires the clinician and the patient to spend more time together than the standard office visit. Due to this reason alone it may not be practical for every patient or clinician. For those willing to put in the time and energy needed to attain good health, there is a different path to wellness. As stated by the Institutes of Functional Medicine, "Functional Medicine offers a paradigm shift in clinical practice, encompassing the uniqueness of each person, the importance of the therapeutic partnership, and the role of environment and lifestyle in the development and treatment of disease, thus producing a more effective response to clients' chronic conditions."

To your health!

Volney Willett, M.D. is a board-certified family physician who completed his residency at Columbus Regional Medical Center in Columbus, Georgia and earned his medical degree from American University of the Caribbean School of Medicine in St. Maarten, Netherland Antilles. In 2012 he accepted a position at Woodlands Family Medicine to join Joan Bloom at her office in Ponderay.



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Arthritis of the Lower Back



by Dr. Jessica Jameson,
Pain Management of
North Idaho

What is osteoarthritis?

Osteoarthritis, or degenerative joint disease, is a condition in which the cartilage that provides cushioning for the bones wears away. As a result, there is swelling and pain, and it can occasionally cause the development of osteophytes or bone spurs.

What are the symptoms of osteoarthritis?

Osteoarthritis is characterized primarily by stiffness and pain that tends to be worse in the morning, typically for about the first 30 minutes after getting out of bed. It can also worsen throughout the day, causing increased pain at night.

Other symptoms can include:

- localized tenderness when pressing on the affected area
- steady or intermittent pain (often described as aching) that can be aggravated by motion
- a crunching feeling or sound of bone rubbing on bone when the joint is moved
- a sensation of pinching, tingling, or numbness in a nerve which can occur when bone spurs form at the edge of the joints of the spine and irritate nerves.



Early on in the course of arthritis a person may only experience pain after physical work or exercise. The pain typically subsides and then returns as the joint is overused. As the cartilage wears away the pain becomes more constant. Pain and stiffness can occur after long periods of inactivity such as a car ride.

Who gets osteoarthritis of the spine?

In general, osteoarthritis occurs as people age. Younger people may have the condition as a result of injury or trauma to a joint or a genetic defect involving cartilage. For those under 45 years of age arthritis is more common in men. For those over 45 years of age it is more common in women.

How is osteoarthritis of the spine diagnosed?

The best confirmation of osteoarthritis is by x-ray. A medical history and physical exam can often rule out other causes of pain. Some physicians will order

other tests that can assist in the diagnosis as well such as blood tests to exclude other diseases and magnetic resonance imaging to show possible damage to discs or narrowing of areas where nerves exit. Because there are numerous other conditions that seem similar to osteoarthritis of the spine, it is very important to receive an accurate clinical diagnosis from a physician who specializes in spinal medicine or spinal surgery.

How is osteoarthritis of the spine treated?

In most cases the treatment is geared toward relieving the pain symptoms while increasing the individual's ability to function. The initial treatment for spinal arthritis often involves losing weight if needed as well as exercise, which helps to increase flexibility and



improve blood flow. Exercise can be broken down into strengthening exercises, aerobic exercises, and range of motion exercises. Strengthening exercises make the muscles that support the joints stronger. Aerobic exercises improve the heart and circulatory system while range of motion exercises increase flexibility. All three of these aspects are equally important in treating arthritic pain. Your physician may send you to a physical therapist who can help develop an exercise plan. Pain medications

may also be used to treat osteoarthritis of the spine. Many studies suggest that Tylenol may be the most effective medication to treat this condition. Anti-inflammatory medications may be used as well, and there are topical ointments that are available to treat pain such as Ben-Gay and Aspercreme. If conservative measures are not enough, your physician may recommend that you consider spinal injections. There are multiple kinds of spinal injections that can be extremely helpful for osteoarthritis of the spine. Some injections involve corticosteroids and some do not.

Although there is no cure for arthritis of the spine, in most cases symptoms of arthritis back pain can be relieved by conservative treatment and lifestyle changes. If symptoms persist contact your physician for a complete evaluation.

Dr. Jameson received her medical degree from Michigan State University and completed her internship at David Grant USAF Medical Center, Travis Air Force Base, California. After spending four years as a United States Air Force Flight Surgeon, Dr. Jameson completed her residency in Anesthesia at University of Iowa College of Medicine, Iowa City. She continued her education with a Harvard fellowship in Pain Medicine at Beth Israel Deaconess Medical Center, Boston, MA and became board certified in both anesthesiology and pain management by the American Board of Anesthesiology.



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Kootenai Health Helps Seniors Live Independently



By Peggy Fairfield, LSW
Kootenai Health

My friend, Barb, lives 500 miles away from her mother and enjoys a yearly trip to spend Christmas with her. Barb has always marveled at her mother's energy, good health and independent lifestyle. However calling to plan the trip this year Barb's mother did not answer her phone.

"Why isn't Mom answering the phone at 9 a.m.? What could have happened?" she thought.

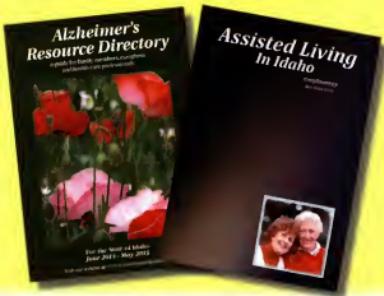


Barb called three neighbors before she could find one to go check on her mother. Apparently her mother had fallen, sprained her ankle and was unable to get to the phone. Barb was thankful that she was able to contact a neighbor to check up on her mother, but she started thinking about how long her mother could have gone without help. Who could be there when she needed assistance?

You can't always be there for an aging parent or loved one who lives alone. However, you can help increase their confidence to live independently—with Philips Lifeline. The Lifeline Medical Alert service provides fast access to help 24 hours a day, 365 days a year. Lifeline is a simple, waterproof device worn as a pendant or wristband that allows you to summon help with the push of a button from within your home. By pressing the small waterproof personal help button, you are quickly connected to a trained Lifeline response associate who accesses your profile and dispatches appropriate assistance. Getting help quickly in an emergency can reduce unnecessary suffering, and early intervention in the case of a heart attack, stroke, or respiratory distress improves the outlook for survival and recovery.

Kootenai Health has offered the Lifeline Service to residents of Kootenai and Boundary Counties for over 30 years and is the only non-profit provider in northern Idaho. We chose Philips Lifeline because they are the industry-leading provider of personal

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emergency services. All equipment is made in the United States and all monitoring is done in the United States. Kootenai Health is dedicated to serving our community by providing seniors with immediate access to emergency help when needed.

I was able to help Barb get lifeline for her mother and gain peace of mind for herself. Do you have a loved one in need of access to emergency help? I can help you too. Please give me a call: Peggy Fairfield, Kootenai Health Lifeline 208-625-5020.

Peggy Fairfield, obtained her Master of Social Work degree from University of Montana in 1978. She has been with Kootenai Health for 27 years, working on the acute care floors 5 years and running the Lifeline outreach program for 16 years serving Boundary and Kootenai counties. Peggy has been a member of the Kootenai County Board of Community Guardians since 1989. Chair since 1998. She is a Charter Member of CareNet, a networking organization of professionals providing services to seniors and their families.

STR - Is it a Stroke?

Most of what you read about recognizing the symptoms of a stroke fails to mention the fact that while the individual experiencing the symptoms may know "something is wrong," they are rarely able to communicate that to those around them! Someone having a stroke most likely cannot say, "I think I'm having a stroke!" It's up to others to take action and quite often, especially for anyone who has not witnessed or experienced someone having a stroke, the symptoms are difficult to identify and can be very subtle.

Unfortunately, lack of awareness spells disaster; the stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke. Doctors say a bystander can recognize a stroke by asking three simple questions:

S - Ask the individual to SMILE.

T - Ask the person to TALK and SPEAK A SIMPLE SENTENCE like "Chicken Soup"

R - Ask him or her to RAISE BOTH ARMS.

If he or she has trouble with ANY ONE of these tasks, call an emergency number immediately and describe the symptoms to the dispatcher.

Another 'sign' of a stroke is this: STICK YOUR TONGUE OUT! Ask the person to 'stick' out his or her tongue. If the tongue is 'crooked', if it goes to one side or the other, that may also be an indication of a stroke.

There is a 3-hour window in which a person can be treated with a clot-breaking injection which can save their life and save them from suffering life-long debilitation. It is imperative we all know what to look for and take immediate action. Isn't it better to be wrong than for that person to suffer the rest of their life (if they live) struggling to speak, unable to move their limbs?

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Hear the Music Again!



by Lori
McDonald,
AAS, HIS
Hearing Center
of Hayden &
Hearing Center
of Deer Park

I'm often asked what I do for a living, but recently was asked why I do it. My answer was easy. Because it's incredibly rewarding! Fitting someone with hearing aids can restore their social connection and dramatically improve communication with friends or family members. Hearing loss is one of the most common health issues in the world and nearly one in five Americans suffer from some form of hearing loss.

Could you have a hearing loss?

For most people hearing loss is gradual. It happens over many years causing people to withdraw socially and become isolated because hearing conversation

becomes such a struggle. It can be embarrassing asking people to repeat themselves or sometimes even worse, to respond incorrectly just because you misunderstood the words. It causes mental fatigue and the brain to over work trying to piece together what you think people might have said.

- Do you ask people to repeat themselves?
- Have troubles understanding conversation in a group or noisy place?
- Turn the TV to a level others find too loud?
- Have difficulty following a fast moving conversation?
- Have trouble hearing women's or children's voices?
- Do you struggle hearing on the phone?

If you answered "Yes!" to two or more of these questions, I recommend a full hearing evaluation today. Don't put it off! Studies prove the longer people go with hearing loss the more likely

they are to experience symptoms of cognitive decline. A recently published Johns Hopkins study, found seniors with hearing loss had a 41% greater cognitive diminishment, with an increased risk of developing dementia and Alzheimer's than seniors with no hearing loss. To put it simply, "use it or lose it." Your brain can actually forget how to process certain sounds. That's the bad news.

Hearing aids have come a long way baby!

Now for the good news and here is where I get excited. Much like flat screened TV's, high tech devices and smartphones, hearing aids are like little mini computers. With super-fast processing speeds and precision features these tiny bad boys are constantly processing the sound environment and adjusting accordingly. Driving in the car, going to a movie, dining in a crowded restaurant, sitting in a meeting or church are all different listening situations and today's smart technology can automatically



adjust for each noise environment while enhancing speech clarity, reducing background noise, and eliminating feedback with no more whistling, buzzing or squealing. These are definitely not your father's hearing aids!

How much do hearing aids cost?

First ask what your hearing is worth to you. Hearing aids are designed to be worn all day, every day with comfort, listening quality, durability and longevity in mind. There is a wide range of prices but typically you'll pay less for big and basic than you will for little and loaded. The price will range between \$1500-\$8000 for a set and come with 1-4 year warranties covering repairs, loss and damage. Ultimately it's based on your hearing loss, your lifestyle and budget.

Hearing aids are not a one-time fit; they need to be adjusted uniquely for you. Everyone's hearing loss is different, everyone's listening environments are different and most importantly, everyone perceives sound differently. They are highly sophisticated medical devices that need to be fitted by an educated and trained professional who will provide follow up visits, adjustments, repairs and counseling over the typical 5-10 years of the life of the hearing aid.

Personally, I like to see my patients at least twice a year for free cleanings and adjustments. Some insurance plans will offer benefits towards hearing aids and there are many financing options available.

With hearing aids you can communicate more easily, become less reliant on others, enjoy music and TV again, engage with friends and family, feel more confident, aware, and safe.

Go to a trained professional, get a complete audiometric evaluation, get informed, get hearing aids and start hearing better today!

Lori McDonald is a degreed Hearing Instrument Specialist. Licensed in Idaho, Washington & Oregon, she stays current with the newest technology by continually participating in advanced educational training every year. She is a member of the OMWB (Washington State Office of Minority and Women's Business Enterprises), the Washington Hearing Society and the International Hearing Society. She owns Hearing Center of Hayden and Hearing Center of Deer Park.



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From the Heart



by Stephanie Godinez, RN,
Administrator,
Crest Home
Health &
Hospice



At Crest Home Health and Hospice, our mission is to deliver compassionate health care services to all those entrusted in our care. Our vision is to provide Simply, The Best care in our community and to ensure every person receives the right care every time.

Crest Home Health has provided care to residents in Kootenai County since 1994. We were extremely thankful for an amazing opportunity to extend our services to include Hospice when Crest Home Health and Hospice, LLC, managed by Rocky Mountain Care, was formed in 2012 as a wholly owned subsidiary of Vali Division of Wasatch, Inc., a 501(c)(3) non-profit

corporation. This expansion of services allows us to provide comprehensive care to meet the needs of our clients as those needs change over time.

Through leadership and trust, we function as a cohesive team dedicated to cost effective, high quality outcomes for our patients. Home Health and Hospice are covered by Medicare (100%), Medicaid, Health Insurance, Private Pay, Grants and Private Donations. Co-payment may apply according to your plan.

In health care, it is vital to go that one step beyond and truly listen to our patients to promote choice regarding their home health and hospice needs.

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Crest Home Health & Hospice has provided care in North Idaho since 1994. We are a 501 (c)(3) non-profit agency managed by Rocky Mountain Care.

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Skilled Home Health Services

Our Home Health specialized programs focus on the needs of your loved ones to regain as much independence as possible and live life to its fullest after a change in condition for improved recovery and independence as ordered by a physician. It is our commitment to provide consistent, compassionate and individualized care every time. We were deeply honored to be named "2013 Business Journal Home Health of the Year."

Home Health provides services in the patient's home, family residence or assisted living facility. Services may include: Skilled Nursing for wound care, IV therapy, Medication management and teaching, Physical, Occupational and Speech therapies, Diabetic care, Home Health Aide services, Medical Social Worker to assist with community resources, financial, emotional support for patients and families.

Therapy treatment programs focus on Stroke Rehabilitation, Joint Replacement, Cardiopulmonary Rehabilitation, Fall Prevention and Home Safety education, Incontinence retraining, Lymphedema Management, Vital Stim® for difficulty swallowing and therapeutic modalities that include ultrasound, electrical stimulation for wound care, pain

management and neuromuscular re-education.

Hospice Services

We assist individuals, families, and/or caregivers to achieve the best quality of life during a life-limiting illness with palliative care directed toward comfort, pain, and symptom management. A life-limiting illness may be metastatic cancer, advanced Alzheimer's Disease, congestive heart failure, ischemic heart disease, chronic obstructive pulmonary disorder (COPD), neurologic disease (stroke, MS, ALS, Parkinson's), renal failure, liver disease, AIDS/HIV.

Hospice care is provided in patients' homes, skilled nursing facilities, hospitals, assisted living and residential care communities

or wherever the patient calls home. Hospice services provide respite and short-term in-patient care, medical equipment, medications, assistance with legal documents, community resources and education required to manage symptoms and Physical, Occupational and Speech therapies as needed to enhance quality of life and volunteers to provide companionship and support.

Our team of health care professionals and trained volunteers focus on physical, emotional, spiritual and bereavement needs of our patients and families. Our team's commitment, personalized care, compassion, 24 hour physician and nursing availability for symptom management has awarded Crest

Home Health & Hospice the "Pinnacle Best In Class Patient Satisfaction" in 2014.

Contact us if you would be interested in becoming a volunteer.

Charitable Care

Our Rocky Mountain Care Foundation (RMCF) mission is to "facilitate healthcare services and improve the quality of life for our underserved individuals." RMCF is non-profit 501(c)(3) charitable organization and is NOT limited to Crest Home Health & Hospice patients. You may visit our website for donation and application information for this charitable care initiative at:

www.cresthomecarehospice.com.

Stephanie Godinez, RN Administrator, has been with Crest Home Health & Hospice nearly 10 years and in nursing for 20. She is a speaker for the Alzheimer's Association and on the fundraising committee for OnSite for Seniors. "What Motivates Me? My love for my beautiful family, our amazing Crest Family and the compassion to help and lead others to be their best; to inspire, motivate and create an environment of love, trust and positive leadership in providing the absolute best care to our patients and community."

Giving Back to the Community



As members of our community, Crest Home Health & Hospice volunteers through numerous local fundraisers including but not limited to:

- CareNet Rake and Run
- Boys & Girls Club
- Relay for Life
- Walk to End Alzheimer's
- ALS Bucket Challenge
- Race for the Cure



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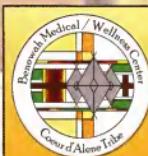
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| Benewah Wellness Center | 208.686.9355 |
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Peace of Mind

A healthcare marketplace overview, provided by the Benewah Medical & Wellness Center

Everybody wants to make good decisions about their own health care. Reduce stress, eat right, exercise, and see your doctor regularly. Sure, it sounds easy, but when you can't afford health care, there's nothing easy about it. We all want health, harmony and peace of mind, especially when it comes to our families. Don't let worries about health insurance get in the way! Thankfully, there are new insurance options that offer no- and low-cost coverage. Under the new health care law, more Americans can get better coverage from a variety of providers.

This year all private health insurance plans offered through the marketplace must offer the same set of essential health benefits.

The essential health benefits include at least the following items and services:

- Ambulatory patient services (out patient care at a hospital)
- Emergency services
- Hospitalization (such as surgery)
- Pregnancy, maternity, and newborn care
- Mental health and substance abuse disorder services including behavioral health
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

Why is health coverage important? No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and offers many other important benefits. Health insurance protects you from unexpected, high cost medical services. You actually pay less for covered in-network health care even before you meet your deductible. You can get free preventive care like vaccines, screenings, and check-ups, even before your deductible. If you have a marketplace plan or other qualifying coverage you don't have to pay the fee that many people without coverage must pay.

Staying Covered for 2015

If you bought a private health insurance plan through the marketplace in 2014, you can renew your current plan or enroll in a different plan for 2015.

You can do this between November 15, 2014 and February 15, 2015.

If you live in Idaho, Nevada or Oregon, your process for 2015 enrollment has changed from last year. Learn about these changes by accessing your state's marketplace website.

Before November 15, 2014, you'll get important notices about your health coverage. These notices help you understand your choices for 2015 so it's important to review them carefully.





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If you have 2014 marketplace coverage, one of the following will apply to you:

- The marketplace will enroll you automatically in your 2014 plan or a similar plan. This means you don't have to do anything and your 2015 coverage will start on January 1, 2015. If you are enrolled automatically, one of the following will apply:
 - You'll be enrolled with the same premium tax credit and other savings you had in 2014. This can be done because you gave permission to check and use the financial information from your 2014 application.
 - You'll be enrolled without any premium tax credit or other savings. This may be because you chose not to give your permission to use your information again, or because records show your income has increased.

The marketplace can't enroll you automatically for 2015. If this applies to you, the marketplace will send you a notice explaining what to do next. You'll need to take action to enroll in a plan by December 15, 2014 for your coverage to start January 1, 2015.

You can always pick a different plan for 2015. This is true even if you are enrolled in a plan automatically. You can choose any plan available to you in 2015, no matter what kind of plan you had in 2014.

It's time to sign up now before someone you love really needs it. You may be eligible for tax credits to help pay for health insurance; this makes it affordable when you need health care services. Sign ups start November 15, 2014 and run through February 15, 2015.

Contact the Benewah Medical Center Outreach and Enrollment team at 208-686-1931 for more information or come to one of our scheduled events. (See page 6 of this edition).



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Preventive Care for Women



by Cynthia Dalsing
& Tabitha Barron,
Advanced Nurse
Practitioners,
Women's Health
Care, Sandpoint

Preventive medicine is a type of care that focuses on disease prevention, rather than treatment. Many common diseases are preventable, and those that are not are managed much more successfully when discovered in early stages. These include breast, colon and cervical cancers. The purpose of this article is to educate women of different age groups, including 40s, 50s, and 60s, on important health screenings.

Age 40-50: Healthy women in their 40s should receive an annual breast and pelvic exam, coupled with a pap smear every 3-5 years. A pap also includes testing for Human Papilloma Virus, the virus associated with cervical cancer. The presence or absence of this virus helps determine the frequency needed for pap smears. It is important to note the difference between a pelvic exam and a pap smear specimen; a pelvic exam evaluates the internal pelvic organs, including the vagina, uterus & ovaries, while a pap smear evaluates the cervix only. Women in



their 40s should also receive a mammogram every 1-2 years. Guidelines vary on the recommended frequency for a mammogram, recommending either yearly or every other year; the exact frequency should be discussed with your provider. Women with a strong family history of breast cancer may consider more frequent screenings, while women without risk factors may be more comfortable obtaining mammography screenings every 2 years. Self breast exams are also a helpful tool to assist with the early detection of breast changes or cancer. Self breast exams should be done monthly, either while lying down or in the shower. There is no exact science on how to perform a SBE, the goal is simply to become familiar with your own breast tissue, and be aware if any changes do occur.

Age 50-60: Women in their 50s should expect



Cynthia Dalsing, MSN, ARNP
Tabitha Barron, MSN, ARNP

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a hemocult test at each annual visit. This is a test done by your provider, and includes a gentle collection of a small amount of stool. The purpose of this is to evaluate for any microscopic blood in the stool which is not visual to the naked eye. A positive hemocult is a red flag for colon cancer. A colonoscopy is a more in depth screening tool that is recommended every 10 years for women beginning at age 50. This procedure is conducted under anesthesia and is not painful. Women of this age group should also continue pap smear and mammography screenings as described above.

Age 60 and above: Women in their 60s should have all of the screening tests as listed above. Paps can generally be done every 3-5 years, stopping at age 65 for low risk women. However, an annual pelvic

exam is still necessary. Mammograms should be obtained every 1-2 years, and hemocults annually. Colonoscopies should be obtained every 10 years until age 75.

It is important to note that the above screenings are designed for healthy women with no risk factors. Those women with a family history of certain illnesses, such as breast or colon cancer, should discuss appropriate screenings with their provider to determine frequency of screenings, as well as other options.

While preventive medicine can greatly reduce your risk of various illnesses, it is important to remember the significance of YOUR role in your healthcare. Lifestyle factors, such as adequate exercise, sufficient sleep, healthy diet, appropriate body weight, and smoking cessation greatly minimize your risk of developing an otherwise preventable illness. Taking an active role in your overall health and incorporating recommended health screenings, can greatly reduce your risk of chronic or preventable illness, or help detect them at an early stage.

Cynthia Dalsing & Tabitha Barron are Certified Nurse Practitioners practicing in a Women's Health Primary Care setting. Cynthia received her Master's degree in Nursing from the University of Utah in 1981 and has practiced in Sandpoint, Idaho since 1995. Tabitha received her Master's degree from Arizona State University in 2011 and recently relocated to Sandpoint from Arizona. They provide personalized, comprehensive care to women of all ages, and enjoy educating and empowering patients about their health care needs.

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You Served – You Deserve: The Aid & Attendance Benefit

By Paul Krames

VetAssist Regional Manager

We Idahoans are getting older – that's not news. But you may be surprised to learn that we're Idaho's fastest growing age group. By 2030, we'll comprise 23 percent of the state's population! And, a surprising number who are 65 or older – nearly one in four – are veterans. And in Spokane.

Now, here's the real surprise: There's a benefit from the Department of Veterans Affairs for wartime veterans or their surviving spouses, that's been available for over 60 years. It's known as the Aid & Attendance pension. It can provide as much as \$1,758 a month to a single veteran who needs home care.

This benefit is for veterans with an honorable discharge who have served at least 90 days on active duty – with at least one day of service during a period of war – or their surviving spouses. To qualify for Aid & Attendance, which pays for personal care and attendant home services, the disabilities must not be service related. There are also financial limitations



associated with the pension. Very few veterans are aware of its existence, or how to go about applying. It's estimated that less than five percent of veterans who qualify for the benefit are actually receiving it.

For older wartime veterans or their spouses used to living independently, the idea of asking for help may seem distasteful. But when everyday activities like bathing, dressing, meal preparation or getting in and out of bed become more difficult, it's probably time to consider getting help. And the Aid &

...it really helps to consult with someone who has experience with the process, like VetAssist.

Attendance benefit can make it possible. It can also make the difference between continuing to live in your home, and having to move to a care community.

Aid & Attendance is specifically designed to help with medical expenses – like home care – that aren't reimbursed by any other program. Filing for the benefit can be complicated and VA approval can take months; it really helps to consult with someone who has experience with the process, like VetAssist.

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Susan Berendes of Deer Park, WA is the daughter of Richard, a World War II and Korean War veteran. Richard is a VetAssist® Program client who at first was hesitant to take advantage of the VA benefit he had earned through his military service.

"He's very prideful and used to being independent but he's learning to ask his caregivers to do different things. Dad doesn't seem sad; he enjoys having people in the house moving around. He's acting more perky, less down and less depressed."

To learn more about qualifying for the Aid & Attendance benefit and receiving home care, contact VetAssist at www.vetassistsusa.com or call 208-891-6821. VetAssist is not a government agency and is not affiliated with the Department of Veterans Affairs.

Paul Krames received his B.S. degree from The College of Environmental Science and Forestry at Syracuse, N.Y. and Master's degree from Baruch College, New York City. His professional careers include teaching, the fitness industry, financial services professional, social work and VetAssist Regional Field Representative. Paul has served as Education Chairman for the Greater Sandpoint Chamber of Commerce and speaks regularly to community organizations about the Aid & Attendance Benefit.



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Overcoming Barriers to Independence



by Heather Alexander,
Director of Marketing &
Fund Development, Goodwill
Industries of the Inland
Northwest

In November, we celebrate Veterans Day, honoring the men and women who have sacrificed for our country, and those who continue to stand in the gap for freedom. Many veterans, of all ages and all branches of service, face hurdles when they return to civilian life.

According to the U.S. Department of Housing and Urban Development, approximately 57,849 veterans are homeless in the U.S. on any given night. More than 50% of those homeless veterans are under the age of 50. The National Coalition for Homeless Veterans

estimates that about 1.4 million other veterans are considered at risk of homelessness due to poverty, lack of support networks, and dismal living conditions in substandard housing.

In our lovely corner of the United States, close to 2000 veterans are homeless in Spokane and neighboring communities. With a passion to tackle this issue, Goodwill Industries of the Inland Northwest formed a partnership with Volunteers of America and Transitions, and with the help of Congresswoman Cathy McMorris Rogers, Healthcare for Homeless Veterans and Spokane County Vets, pursued a \$1.3 million grant from the U.S. Department of Veterans Affairs for Supportive Service for Veterans Families (SSVF). The program launched in Spokane in November 2013.

Goodwill's SSVF program helps veterans set goals, connect to resources in the community, and establish themselves in stable housing. SSVF has served more than 280 local veterans since its launch last November.

In early 2014, Goodwill's SSVF staff began expanding their reach into more rural communities surrounding Spokane, including Kootenai County. Outreach teams fan out into the community, developing relationships through local shelters and community gathering places. They are also visiting homeless camps to develop relationships and seek those individuals whom the SSVF program can help. Some of them are leery to trust strangers. Others have had bad experiences. Others are humbled to admit that they are a veteran who is now homeless. "You have no idea how demoralizing it was to tell people that I was a veteran, and then have to reveal that I was homeless," relates Dale, a veteran of the Gulf War.

This summer, Goodwill was awarded a renewal of their \$1.3 million grant, and was also awarded a three-year \$2.9 million "Priority One" grant to serve 165 veterans who are chronically homeless in Spokane. Funding for both began in October. The Spokane region has been identified as a "Priority One" community for veterans due to the size of the veteran population, the number of veterans who are homeless, and other factors.

The SSVF program has served veterans in a variety of circumstances. Louise Snare is legally blind, and was living in a crumbling and unimproved basement,

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SSVF

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until we helped her gather the deposit she needed to move into a safe apartment community. Chuck Elmore saved up his money and moved his family of 5 and their 2 dogs across country to be closer to family and access better medical services, but a series of events and car-troubles along the journey left them almost penniless when they finally arrived in Spokane. When the Elmore family found Goodwill's SSVF program, they were joyed to reassure their children, "Everything is going to be ok. We are going to be just fine." And they are. The family is now settled in a home, the kids are in school, and Mom is working.

The need in our veteran community is great. Helping these men and women establish safe and secure housing is a natural extension of Goodwill's mission to help men and women in our communities overcome barriers to independence. If you would like to know more about the SSVF program, please call 509-838-4246.

Heather Alexander is the Director of Marketing and Fund Development for Goodwill Industries of the Inland Northwest. She joined the team at Goodwill in January 2013. She has been working in the field of marketing and public relations for non-profit and governmental organizations for the past 18 years.



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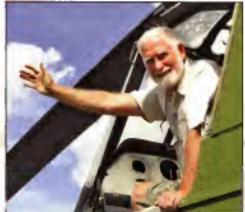
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Veterans Clinic in Sandpoint



Rescue of A-4 Pilot off Chu Lai



by Bill Collier,
USMCR

January 15th, 1966. It seemed like it was going to be just another routine night of search and rescue (SAR) boredom. SAR H-34 helicopter crews were rarely called out to perform in the midst of a tropical storm. 40 knot winds blew off the South China Sea, boiling the sea, driving twenty foot swells onto the beach. A low ceiling and solid overcast of clouds hung a few hundred feet above the sea. How many bombing missions could there be on this stormy night, anyway? Don't bombers have to see the ground in order to drop their bombs? We expected a quiet night.

Just prior to midnight the control tower called ordering us to start up and stand by. An A-4 Skyhawk

fighter-bomber pilot was in trouble and might need our help. We immediately ran out to our two H-34 helicopters, cranked up the powerful engines, checked out our systems, warmed up our radios and dialed up the Chu Lai control tower frequency for further instructions.

The conversation between the tower and the A-4 pilot gave us the whole picture. The A-4 had just taken off with a full load of bombs on a radar-controlled bombing mission. Upon trying to retract his landing gear, it would not retract. He could not proceed on his mission; the aircraft would not accelerate to normal flying speed nor be able to land.

The tower first called the executive officer of the A-4 squadron up to talk to the A-4 pilot, then the commanding officer of the squadron. Those two were puzzled by the problem, so they called the squadron maintenance officer and ultimately the technical representative from the Douglas Aircraft Corp was called.

The aircraft stranded in the air was flying perfectly with at least another hour's worth of fuel on board. No need for anyone to panic. The pilot repeatedly kept saying, "I really don't want to have to jump out of this thing!" (Eject.) Finally, he flew a low pass by the tower and everyone observed that the main landing struts were badly bent and could neither be retracted or extended. There nothing that anybody on the ground could do or suggest that would alter that fact. It was too risky for him to try to belly land with the landing gear partly down in the strong cross winds, he would have to eject.

Flying at a speed well in excess of 100 knots it would be difficult for him to eject with any certainty that he would come down onto the base. Beyond the base perimeter was what we called "Indian Country." No one wanted to be outside the friendly lines at night. In addition, there was a minefield surrounding the base. We all considered ejecting over land to be certain death.

In preparation, the pilot flew several miles out to sea, and dropped his racks of 250 pound bombs into the South China Sea eliminating racks full of high-explosive bombs to worry about. He homed in on the TACAN signal, made a U turn, headed out to sea once again and timed about one minute to put him a couple of miles to the east over the ocean.

We coordinated a rescue plan with the A4 pilot by radio and flew out to wait and watch. We spotted the flash of his ejection seat through the overcast and positioned ourselves so our rotors would not be a threat to his

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The true, spellbinding account of Sandpoint resident Bill Collier's experiences piloting a Marine Corps H-34 helicopter in combat during the Vietnam War.

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parachute as he floated down through the dark clouds and splashed into the churning dark waters beneath. This was going to be a difficult pickup. A hovering pick up is a challenging maneuver at any time, but to do it over a boiling sea at night, is near impossible.

He splashed down about a mile from the beach. Tim, the pilot in command, flew confidently and hovered right over the pilot with all of our hover and flood lights turned on. There was never any doubt in either of our minds that we would rescue this pilot. The crew chief in the belly of the helicopter had rolled out 100 feet of cable from the hoist and attached the horse collar to the end. All we had to do was lower it down to the pilot, wait for him to slide into it and reel him up like a big fish. "Piece o'cake." During the day, with calm seas and good visibility, it would have been a cinch. This was not daytime nor good visibility. We had the turbulence of gusty winds of the tropical storm to deal with and our potential passenger was bobbing around on the waves like a beach ball in a fan factory.

Tim made several tries to get the horse collar to the reluctant ejectione and failed. Each time the collar was almost within reach the wind whipped it away. Sometimes wave tops collapsed under the pilot, and he slid down a wave, away from the collar. We had to be successful soon or the A4 pilot would drown from exhaustion.

My job was to monitor the instruments and make sure that all the machine's limitations were respected. Tim was pushing those limits. The operating manual for our helicopter said the limit on the nine cylinder Wright Cyclone engine was five minutes at full power. We were fairly heavy as we had a crew of five and full fuel. It took nearly full power just for us to hover in that situation. After more than 10 minutes, Tim pulled back and flew a quick circle around the pilot and then back down for another hover at full power stating, "The book says full power for only five minutes, it does not say you cannot go right back to full power after rolling back to cruise power for a short while!" Several more tries of getting the horse

collar to the pilot failed.

At one point while we hovered over the sea, a bit of motion caught my eye to my left. I looked up in time to see a huge roller coming right at us at eye level. In his serious intention to rescue the A-4 pilot, Tim had inadvertently followed the slope down the face of a big wave to a position way down in a deep trough between huge waves. I reacted quickly and lifted up the collective lever to raise us above that wave, it kissed the bottoms of our tires as it passed beneath us. It would have slapped us out of the sky like a gnat hit by a fly swatter. Fully dressed in flight gear and boots, we would not have survived a violent crash into the turbulent sea.

We hovered back over to the bobbing, bouncing pilot. After several more attempts, Tim was finally able to get the horse collar to him. Nearly exhausted, he was able to grab it and slide into it. The crew chief hoisted him up into the chopper to safety. We returned the exhausted and soaked but unharmed pilot to his unit at Chu Lai. I give credit to Tim O'Toole's extraordinary piloting skills that we completed this mission.

We didn't receive any medals for this rescue as it was all in a day's work. Sikorsky Aircraft Company awarded Tim and I each a Sikorsky "Winged S" pin for using one of their aircraft to save a life on this hoist rescue mission. One of the best sayings that evolved from our time in Vietnam was, "The best medal is a live man's smile."

Captain Bill Collier not only survived the Vietnam War, but continued to fly helicopters commercially for another 29 years. His last pilot gig was senior pilot for the Orange County Fire Department in Southern California. Bill was a captain three times in his flying career; Captain USMCR, Air America, OCFD. In 2008 he retired to Sandpoint, ID. He recently had opportunity to rescue an ancient H-34 from the scrapyard, and blogs about it at: <http://dawgdriverforever.blogspot.com/>

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Let's Go Fishin'! The Coeur d'Alene Anglers Association's "Thank a Vet" program takes veterans fishing year 'round! The veteran is matched with a volunteer who has the right type of boat to accommodate the veterans needs (wheelchair, a service dog, etc.) and they fish together for Pike, Bass, Kokanee or Chinook in Lake Coeur d'Alene. To find out more email: bgalland2@gmail.com or call Norm 509-315-8867 or Mack 509-991-3217 of Project Healing Waters and they will help you go fishing!

Say What?

Local Hearing: The Hearing Center offers free hearing test, hearing aid cleaning and adjusting to veterans regardless where you got your hearing aids. Betty had this to say, "My husband got his hearing aids at the VA in Spokane but it's such a long way to drive just for a cleaning, we now go to the Hearing Center for free cleanings and the staff is so warm and friendly." Call today in Hayden 208-762-8900 or Deer Park 509-276-8859 Toll Free 1-844-EarGeek (844-327-4335).

National Hearing: Hearing Benefits Mutual, the Veterans of Foreign Wars, and Veteran's Care Plus, a



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veterans advocacy group, have created an exclusive hearing care program offering discounted hearing aids and free services to veterans and their families who do not have access to hearing care through the Veterans Administration. Veterans receive free professional hearing exams and save up to 60% off leading brand hearing aids. Veterans and family members can schedule by calling 888-802-3141 to speak with a Benefits Coordinator who will assist you in setting up your free appointment.

www.hearingbenefitsmutual.com

Dental Insurance! The VA has partnered with Delta Dental and MetLife to allow eligible Veterans, plus family members receiving care under the Civilian Health and Medical Program (CHAMP VA), to purchase affordable dental insurance. Learn more at www.deltadentalvaldip.org or contact your VSO for more information!

Newby-ginnings of North Idaho, Inc. is a non-profit organization that provides support to veterans, active military and Gold Star families. We have a facility full of clothes, furniture, housewares and other essentials items that have been donated by the community and offered, at absolutely no charge, to those who have served and sacrificed for our country. There are no income eligibility requirements or proof of need necessary. Please contact us: Newby-ginnings of North Idaho, Inc., 1380 Biztown Loop, Hayden, ID 83835, 208-660-4601. Visit and Like our Facebook page!



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NIC Combat Veterans Group

War Zone Veterans of any era are welcome.

Meetings are held 1100 - 1300, Thursdays at North Idaho College, Edminster Student Union Bldg., Lower Level, Room 004. For more information:

Doug Sams, Student Veterans Advisor

djsams@nic.edu 208-666-8027

Curley L. Lawson, MSW, USAF(Ret.),

Clinical Social Worker, Spokane Vet Center
509-893-4742

Veterans' Caregivers Support Group

For CAREGIVERS of veterans with dementia, Alzheimer's & any related disorder.

Held the 1st Thursday of each month from 2:00 - 3:30 pm at the American Legion Post 143, 1138 E. Poleline Ave., Post Falls

The Veterans Support Group will help caregivers deal with the issues of caring for someone with any form of dementia and veterans may have unique issues that the caregiver will need to deal with such as PTSD or other related medical conditions associated with military service. Resources on benefits, community and other resources and speakers will also be provided.

Contact: Connie Clark 208-769-9560,

Mary Thomas 208-964-9357,

Alzheimer's Association: 208-666-2996





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Libby, Bonners Ferry, Sandpoint, LaClede, Priest River,
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Libby Veterans Clinic 406-293-8711

211 E. 2nd Street, Libby, MT

Kalispell CBOC 406-758-2700

Three Mile Professional Bldg.
31 Three Mile Dr., Ste. 102, Kalispell, MT

Missoula CBOC 406-493-3700

2687 Palmer St., Ste. C, Missoula, MT

Colville Rural Health Clinic 509-684-3701

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406-257-7308 or 877-927-8387

Missoula Vet Center

500 N. Higgins Ave., Suite 202, Missoula, MT
406-721-4918

MORE RESOURCES

Mobile Medical Clinic & Homeless Outreach Program

Every Monday: St. Vincent de Paul HELP Center, 201 E. Harrison, CdA, 1-3 pm 1st & 3rd Monday:
The Altar Church, 901 E. Best Ave., CdA, 3-6 pm;
Every Tuesday: Fresh Start, 1524 E. Sherman, CdA, 8 am-12 noon & 2nd Street Commons,
405 N. 2nd St., CdA, 1-3 pm

Combat Call Center: 1-877-927-8987 (WAR-VETS)
Veterans Crisis Line 1-800-273-8255 Press 1

Confidential Chat: VeteransCrisisLine.net
Help for Veterans and families



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These VSO's are here for you:

IDAHO

Idaho State VSO



Darryl Heisey
208-446-1092/1094
120 E. Railroad Ave., Post Falls
M-F 8:30 AM - 5:00 PM
email: Darryl.Heisey@veterans.idaho.gov

Benewah County



Linda Law
208-245-3212
701 College Ave., Suite 101,
St. Maries
Wednesdays 9:00 AM - 3:30 PM
email: llaw@benewahcounty.org

Bonner County



Chad Osborn
208-255-5291
1500 Hwy 2, Sandpoint
TWTH-8-5(call/emailforappointment)
cosborn@co.bonner.id.us

Boundary County



Jim Wilson
208-267-8611
6635 Lincoln St.,
Bonners Ferry
Thursdays
9:00 AM - 1:00 PM



Kootenai County

Scott Thorsness
208-446-1090/1092
120 E. Railroad Ave., Post Falls
M-F 8:30 AM - 5:00 PM
email: sthorsness@kcgov.us



Shoshone County

Susan Hendrixson
208-752-3331
700 Bank St., Suite 120, Wallace
M-Thurs. 9:00 AM - 5:00 PM
email: commsec@co.shoshone.id.us

MONTANA



Montana State VSO

Carolyn Collins
406-755-3795
National Guard Armory
2989 Hwy. 93 North, Kalispell
M-W & F - by appointment only
email: kalmvad@gmail.com



Volunteer VSO

Steve Combs
406-756-7304
1349 Hwy 2 East, Kalispell
Tues & Thursday, 10:00 AM - 3:00 PM
steve@veteransfoodpantry.org

Even if you do not need services, you must first apply to the VA for determination. It can take months to get into the system. Do it now and it will be a A LOT easier to obtain help when you want it!



Helping Local Veterans in Need; a Primer



by Bob Rutherford,
USMCR

There are those individuals and organizations in our communities who find it important to give something back by helping to ease the burden of needy, local veterans and their families. Some give money, some give time, and some give both. If you are considering such a donation, there are numerous, long-standing organizations from which to choose from the National to the local level. How can a prospective donor wisely choose which organization best meets their particular expectations in helping those less fortunate?

Sadly, making the right choice can be exceedingly difficult in an era when both fraudulent organizations and those with empty promises abound. Words and fancy advertising are cheap, especially over the internet. Those seeking to help needy veterans and their families must do their homework. Before giving to an organization, ask questions such as: What percentage of income is actually spent on direct support? What percentage is spent on administrative activities and salaries? Is the organization registered as a 501(c) charitable enterprise? How long has the organization been in existence?

Ask for a copy of the year-end tax filing with the Internal Revenue Service. Where is the organization headquartered? Ambiguous, "smoke and mirror" answers should raise immediate red flags.

If you are not completely at ease giving to an unknown organization claiming to help needy veterans, ask the local Veterans Services Officer or any recognized veterans organization in your community about that organization. Members of local veteran organizations are the boots on the ground; they know which veterans are in need of assistance and what resources

Any donation to an organization to provide services that are otherwise freely available is simply a donation wasted.

are available, it's what they do. At times, a needy veteran can be helped at no cost simply by helping guide him or her in the right direction as there are a wide variety of resources available that have already been funded through your tax dollars. Any donation to an organization to provide services that are otherwise freely available is simply a donation wasted.

As a donor, you should expect a needy veteran and their family



to receive nothing less than the best possible assistance for the donation made. If you want your donation to be used only in the local area, then donate to a widely recognized veterans organization within the community. Be very cautious of those organizations that are headquartered elsewhere that claim to help local veterans in need; once the donation is made, it is gone. If you have no community preference, then you may want to donate at the State or National level.

If you would like to know more about how you can help local, needy veterans and their families, begin by contacting the Veterans Services Officer in your county.

*Bob Rutherford.....
USMC Vietnam veteran;
Commander of Post 2453, Veterans
of Foreign Wars, Sandpoint; Past
Commandant of the Marine Corps
League, Sandpoint; Life Member of
the Vietnam Veterans of America;
Life Member of the American
Legion; Past President of the Bonner
and Boundary Counties Veterans
Council.*





Peace of Mind

The Washington State Veterans Cemetery in Medical Lake is available to eligible veterans and their families throughout the Inland Empire, regardless of state of residency. Use of the facility is determined by eligibility which follows the National Cemetery Administration criteria. Families are encouraged to pre-register for use of the facility and are under no obligation by doing so. Pre-registration simply provides families with the peace of mind that they meet eligibility criteria, knowing that their end-of-life needs will be met without burdening their families with additional stress at a very difficult time. There are no charges for veterans' interments. There is however, a fee of \$300 for family members required at the time of interment, and a government headstone or memorial marker is included. Additional information and pre-registration forms are available online at www.dva.wa.gov/cemetery or by calling 509-299-6280.



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Residents' Rights

By Jan Noyes, Long-Term Care Ombudsman

Residents' Rights Month is designated by the National Consumer Voice for Quality Long-Term Care and is celebrated each October to honor residents of long-term care. It's an opportunity for every facility to focus on and celebrate awareness of dignity, respect and the value of each resident. This year, residents submitted stories, poems, pictures, videos, artwork and other mediums they chose.

Joyce Almquist, a resident of Rose Terrace Cottages, an assisted-living facility in Coeur d'Alene, submitted the following poem:

*This is a beautiful place to live and grow.
There are wonderful people to learn and know.
Friendships are made, some deep and long.
Help is here when things go wrong.
There is a place for love and rest.
There are opportunities to do one's best.
Here is where there is much beauty to learn.
Here is where there is much care and concern.
For those who are dysfunctional, mentally or physically,
Care is given to them to the best of their ability.
Visitors are encouraged to come and see
How we are cared for compassionately.
Friends and family can surely testify
How we are loved and given the most dignity.*

There was a time when such a poem would not have been written. Residents of long-term care facilities did not have the rights and privileges they do today. There was no governing body, no oversight, no standards that had to be adhered to by owners. But that was to change with the Older Americans Act.

In 1971, Congress made funds available to several states to establish investigative units in response to

dangerous and abusive situations in nursing homes. Thus began the Long-Term Care Ombudsman Program. Today every state has a State Ombudsman, Regional Ombudsmen and, in our case here in the Panhandle, an additional team of volunteer ombudsmen.

Ombudsmen are advocates and problem-solvers for residents of long-term care. When residents enter long-term care, they keep their rights as American citizens. Amendments to the Older Americans Act of 1978 gave them additional resident rights:

- The right to be fully informed
- The right to participate in their own care
- The right to make independent choices
- The right to privacy and confidentiality
- The right to dignity, respect and freedom
- The right to security for their possessions
- The right to remain in the facility
- The right to raise concerns and complaints

These rights make a huge difference to a resident's quality of care and quality of life, as Joyce testifies.

If you have a question or concern about the care received at any residential care facility, contact Jan Young at the Area Agency on Aging of North Idaho - 208-667-3179 x223. And, if you would like to learn more about volunteering as an ombudsman, please call us!



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The logo for Rose Terrace features a stylized sunburst graphic on the left and the text "Rose Terrace" in a large serif font, with "Country Homes and Cottages" in a smaller sans-serif font below it.

Home-style setting in two locations:

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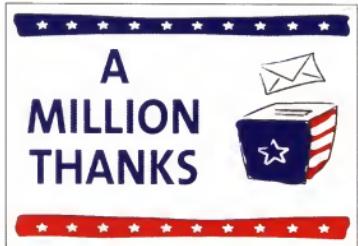
A Million Thanks!

A Million Thanks is a program and year-round campaign to show appreciation for our U.S. Military Men and Women, past and present, for their sacrifices, dedication, and service to our country through our letters, emails, cards, and prayers. Local schools, civic groups, and individuals from our surrounding counties are being urged to participate.

The Area Agency on Aging of North Idaho is the only official "Drop Off" location in the State of Idaho. Once items are dropped off here at our office - 2120 Lakewood Drive, Suite B, Coeur d'Alene, they will be forwarded to A Million Thanks and they in turn will ensure those items are distributed. Our drop off box is located in our front lobby.

You can visit the website for more information about "Thanking" our military service men and women.

<http://www.amillionthanks.org/>



A
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208-667-9607 • www.trinitygrouphomes.net



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- ◆ Identifying Needs
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- ◆ In-Home Support Programs
- ◆ Community Support Services
- ◆ Benefit Options
- ◆ Volunteer Opportunities

Call us to learn about available resources in your community!

800-786-5536
www.aaani.org

Area Agency on Aging
of North Idaho

A Department of
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BOUNDARY, KOOTENAI & SHOSHONE COUNTIES**



Changes in Your Healthcare Coverage



By Carey Spears, RHU
Spears Insurance, Inc.

It sounds glib when I say, "It's that time of year again!" But, it really is that time of year again! Yes, your mailbox has begun to be cluttered with all the offers from health insurance companies. Let's not forget your current Medicare health plan or Part D plan, they have already released the changes to your current policies in their Annual Notice of Change (ANOC) and Medicare has mailed the updates in the 2015 "Medicare and You" book. Everything is gearing up for that all important time of year...no, not Christmas! It's the Medicare Annual Enrollment Period (AEP) from October 15th through December 7th.

It's the time of year you can: enroll in a new plan, cancel your Part D coverage, or just change coverage types for an effective date of January 1, 2015.

In essence, it's the time of year to review your current coverage; what has changed with the policy you have and then consider any health changes you experienced over the year. Are you taking more or fewer prescriptions? Write down the dosage, how often you take medication and who prescribed it. List vitamins and over the counter supplements. Have you changed the doctors you use or the pharmacy? There really are quite a few factors to consider!

That's where I come in! As your agent, I've trained, studied, lived and breathed Medicare and drug coverage, dental and vision and love helping people understand changes in a product that can help protect you, your family, and finances utilizing a necessary evil, *insurance*, to help make your lives

The advice is free and the face-to-face relationship is to your advantage. You can just call me with questions and you won't be put "on hold."

a little bit better. By explaining benefits in a way that can be understood, being an advocate if problems arise, and a counselor to help you make your own choices about the coverage you want, enabling you to feel confident about your decisions. And I'm here every day...not just the day you sign the application.

Keeping in touch to let you know about changes that occur and options that you may not otherwise learn about does not occur online or by calling an 800#. To my way of thinking, why wouldn't you seek to establish a personal relationship with someone who keeps up with all the changes, new regulations, plan benefits changes, and premium changes when it costs exactly the same if you choose to purchase coverage on-line? The advice is free and the face-to-face relationship is to your advantage. You can just call me with questions and you won't be put "on hold."

208-610-8096





Whether you like it or not, change happens. With each new day there are changes confronting you; some are more subtle than others. Sometimes you are thrown right into the middle of things and you have to just plain "get with the program." And if you don't know in which direction you need to move, you usually ask for help or muddle through on your own. For me, I like asking for some guidance, a little extra information so I can understand what is changing, what my options are, what happens if I choose one over another. Everyone wants that empowerment of making informed decisions for themselves. It really is "that time of year" again...so call me and we'll review it all together! 208-610-8096

Carey Spears, Registered Health Underwriter (RHU), has been a resident of Sandpoint since 1996, and a licensed insurance agent, specializing in Senior Health Plans. She currently serves on the Idaho Commission on Aging representing Region 1 and on the Advisory Council for Sandpoint's DayBreak Center. Carey is a member of Panhandle SeniorNet, has served on The Advisory Council for Area Agency on Aging and is a member of the North Idaho Association of Health Underwriters.

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Angela R. Marshall
BBA, MBA, JD
Attorney/Mediator



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- Family Law

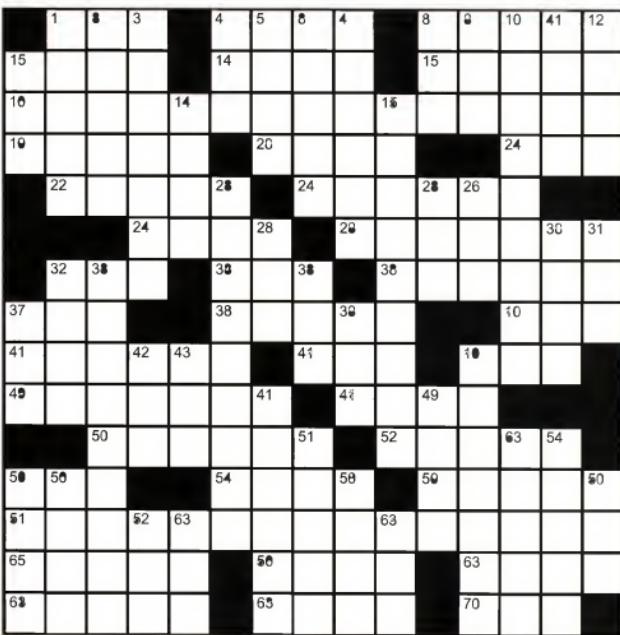
Providing professional, yet personal, legal and mediation services to assist in resolving conflicts and disputes.

208-255-7260

Crossword *Music of the '40s, '50s & '60s*

Across

- 1 Little lie
- 4 D.E.A. agent
- 8 Eateries
- 13 Bog down
- 14 Dwarf buffalo
- 15 Divvy up
- 16 Popular '40s orchestra
- 19 Medicinal plant
- 20 Order to a broker
- 21 Submissions to eds.
- 22 Choppers
- 24 Sandwich filler
- 27 Hammer or wrench, e.g.
- 29 Muzzle
- 32 Halifax clock setting (Abbr.)
- 34 Colo. neighbor
- 36 Hen-pecked
- 37 Do film work
- 38 Squeezing (out)
- 40 Bullfight cheer
- 41 1995 Travolta film, "Get _____"
- 44 Preschooler
- 45 Retired flier
- 46 Remission of sin
- 48 Volcano feature
- 50 Bury
- 52 Civil rights org.
- 55 Opposite NNE
- 57 Liquify



- 59 Autocrats of old
- 61 1956 Elvis song
- 65 Ice house
- 66 Trait carrier
- 67 _____-do-well
- 68 Covered with fungus
- 69 Nervously irritable
- 70 Tax form ID

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**Michelle Duhon,
 Pharmacist**



Down

- 1 Seafood entree
- 2 "Goodnight" girl of song
- 3 "Because of You"
singer, 1951
- 4 60's war zone, briefly
- 5 French cordial flavoring
- 6 Cameos, e.g.
- 7 40s opera singer Maria
- 8 One for the road
- 9 Priestly garb
- 10 50s doo wop group
famous for "I Only Have
Eyes for You"
- 11 Geologic periods
- 12 Benchmarks (Abbr.)
- 13 Classic sports cars
- 17 Defense acronym
- 18 Duke of jazz
- 23 Jimmie Rodgers '57 hit
- 25 ____ mode
- 26 Ryan of "When Harry
Met Sally"
- 28 Albanian coin
- 30 Gael
- 31 Dutch city
- 32 Distress signal
- 33 "Waterloo" singer
Jackson (1958)
- 35 Kind of part
- 37 Egyptian snake
- 39 Silent assent
- 42 Dashed
- 43 Demolition stuff
- 45 1960 group headed by
Frankie Valli, "The Four ____"
- 47 Come to light
- 49 Algebra or trig
- 51 Run in the wash
- 53 Phoebe of "Gremlins"
- 54 Primp
- 55 Mason's wedge
- 56 Utah's state flower
- 58 Zingy taste
- 60 Camera init.
- 62 Curtain holder
- 63 Kind of poodle
- 64 Lock opener

| Sudoku | | | 8 | 1 | 2 |
|--------|---|---|---|---|---|
| 2 | | 3 | | | |
| | 7 | | | 5 | |
| 4 | | 5 | 2 | | |
| | | 4 | | 7 | 8 |
| 3 | | 1 | | | |
| 1 | | 2 | 4 | | 3 |
| 8 | | 9 | 5 | | |
| | 4 | | 1 | | |

How to Play Sudoku

To solve the Sudoku puzzle, each row, column and box must contain the numbers 1 to 9.

*Crossword and
Sudoku answers
on page 67.*



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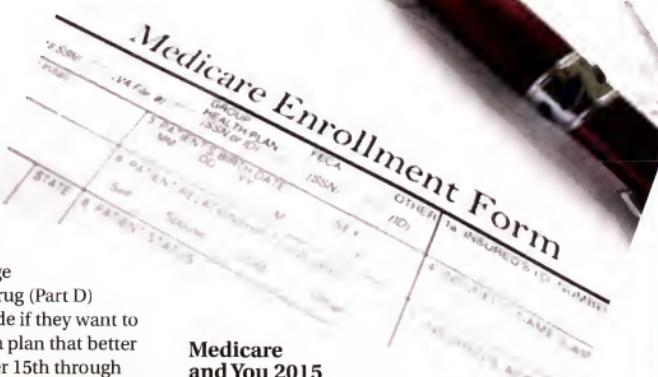
Wise Guide | www.TheWiseGuideOnline.com

With Fall Comes the Medicare Annual Enrollment Period

by Colleen Van Winkle,
Idaho SHIBA Volunteer Services
Coordinator

Fall is the season of cool breezes, falling leaves and mailboxes filled with information for Medicare's Annual Enrollment Period (AEP) - the time when Medicare beneficiaries can review changes to their Medicare Advantage (Part C) or Medicare Prescription Drug (Part D) plans for the coming year, and decide if they want to stay with their current plan or find a plan that better meets their needs. AEP runs October 15th through December 7th of each year. Changes made during AEP take effect January 1 of the following year.

Following are materials you may receive as the Annual Enrollment Period nears:



Medicare and You 2015

- **What is this?** The official U.S. government Medicare Handbook is mailed to each household with at least one Medicare beneficiary unless the household has opted to receive the handbook electronically.
- **When will you receive it?** The handbook will be mailed between mid-September and the end of the month.
- **Why is it important?** The Medicare and You 2015 handbook describes changes in Medicare taking effect in 2015, describes Medicare coverage and other coverage options, and provides a list of health and prescription drug plans available in Idaho. The electronic version, available at www.Medicare.gov does not have health and drug plan listings.

Don't miss the chance!

Make your Medicare choices for 2015

Open Enrollment is
Oct. 15-Dec. 7

Call SHIBA to make
an appointment



Ad purchased with grant funds from the Administration for Community Living



Enrollment Events throughout Idaho

Medicare Counseling - Complaints Filing - Workshops
Public Presentations - Fraud Education & Reporting

Call today to schedule an appointment with a counselor in your area!

Free, Unbiased Medicare Information

1-800-247-4422 SHIBA.idaho.gov

Your current plan's Annual Notice of Change (ANOC)

- **What is this?** The ANOC is required by Medicare and describes changes between your current plan and the 2015 version of the plan.
- **When will you receive it?** Medicare rules require that current beneficiaries receive the ANOC by September 30th.
- **Why is it important?** The ANOC gives information about changes in premium, coverage rules, formularies (the lists of drugs a plan covers) and any other changes in coverage for the 2015 plan year – January 1, 2015 through December 31, 2015.





This allows a beneficiary to compare the current plan with other 2015 plans to determine if it is best to continue with this plan or to move to another plan that may cost less and/or offer better coverage for 2015.

Non-renewal notifications

- **What is this?** Notice from a plan to a current beneficiary that the plan will not be offered for 2015.
- **When will you receive it?** The notice of non-renewal must be received by October 2nd.
- **Why is this important?** Unless a beneficiary is aware that their plan will not be offered in the following year, he or she may not know that coverage will end December 31. By the time they learn that coverage has ended, it may be too late to select a plan for 2015. People whose plans end December 31st will have 63 days past that date to enroll in a new plan. However, many people don't receive services within the first 63 days of the year and may not find out that their plan has ended.

And you are probably receiving advertising from plans who want you to buy their products.

What should Medicare beneficiaries do during the AEP?

First, learn what changes are being made to your current plan for the next year. Will it still be offered in the area where you live? Will the premium change? Will there be changes in coverage or copayments? To be aware of these changes, review the ANOC.

Next, compare your current plan with other plans being offered in your area for 2015. Speak with your insurance agent, with the Senior Health Insurance Benefit Advisors (SHIBA) program of the Idaho Department of Insurance, or go to the Medicare Plan Finder at www.Medicare.gov/find-a-plan/questions/home.aspx to compare plans and determine if there is a plan available in your area that may better meet your needs.

Finally, choose the plan available to you that you feel best meets your needs.



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For those who want to keep their independence but have the convenience of someone around when they need assistance. Choose from a home-like setting in Cottage to fully self-contained apartments. Services include but are not limited to: bathing, dressing, mobility, transferring, shopping, laundry, medications and supervision.

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Skilled Center 208-245-4576
Assisted living 208-245-5908

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You Are In Control



by Beverley Bumpas,
Regional Director
for Consulate Health
Care Centers at Coeur
d'Alene Health Care and
Rehabilitation

Laying in a hospital bed, the last thing you want to think about is, *'Where am I going from here?'* If you are like most Americans you are wishing you could click your heels like Dorothy and suddenly open your eyes in your home. As classic as the idea of ruby shoes is, the wisdom from our elders is more practical; *An ounce of prevention is worth...*"

While you are in that hospital bed a collection of educated and knowledgeable professionals (physicians, social workers and therapists) are analyzing your condition. This group will create a plan designed to get you healthier. But the key to your health care, the most important component of your healing is YOU. You are the one who will have to do the work, endure the pain and agree to the discipline to insure that you are prosperous in your journey to health.

If you were building a house wouldn't you want to take time to think about the exact type of house you wanted, cost out the materials needed, or draw the design? Well your body is like a house and your health needs a plan. You wouldn't wait for a hurricane

to happen before you added double paneled glass for your windows. Why then would you wait until sickness and/or emergency occurs to be educated about how to get better?

Prepare

No one wants to go to the hospital. We don't even like to think about planning for sickness. Unfortunately our fears and dislikes do not keep life from happening. It is important to think about who can be part of your support team, should the need arise.

Who do you trust to speak for you if you could not speak for yourself?

Often we think of worst case scenarios when we think about advocacy. We believe we must be in dire straits, incapacitated or unconscious before we need help. However the process of waiting, going through the emergency room when you're sick or in pain during admittance to a hospital can be exhausting in one's best health. The process can leave us in a weakened state, this is not the best time to be alone making decisions. Having someone advocate or speak for you, is helpful when you need mental strength to heal.

Who can communicate best with you while you are in a weakened state?

While in the hospital nurses, doctors, and social workers will be in and out of your room giving information. Having an extra set of ears, listening from



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Our Services Include:

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- Wound Care & Progressive Diabetic Care
- Alzheimer's and Dementia Care
- Care for Medically-complex Patients

A significant percentage of our patients return home following a brief rehabilitative stay with us. For residents for whom living independently at home is no longer possible, we offer long-term care services in a comfortable and home-like setting.

www.consulatehealthcare.com

208-664-8128 "PROVIDING SERVICE WITH OUR HEARTS AND HANDS"



2514 N. 7th St.
Coeur d'Alene

a different perspective and sharing this information privately with you can help your stay in the hospital be as comfortable and progressive as possible.

Have someone there who can communicate with the doctors should you be too tired, or sick to clearly understand.* She/he will collect information and share it with you when you are ready and able. *Most hospitals require paperwork authorizing them to share your information with another person. This can be a Power of Attorney, Living Will or at minimum, a signed statement from you allowing whomever you wish to have access to your medical information. Have this paperwork WITH YOU upon admission.

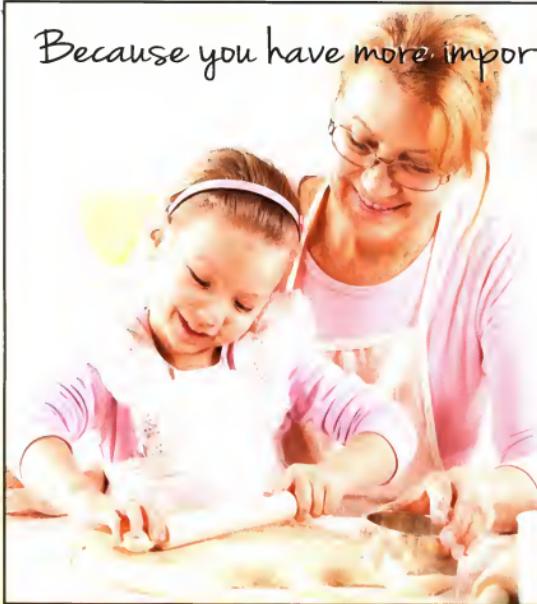
Ask, ask, and ask again!

Don't be afraid to ask questions. Sometimes people in clinical fields use language common to their work environment without realizing that their patients may not clearly understand. If you don't thoroughly understand your situation, plan of care or diagnosis at all times, ask until you get the clarity you need. If you have any questions at all, at any time, about what is happening with you or around you, ask until you do understand. If you are not able to ask have your advocate ask, ask and ask again.

Remember that collection of educated and knowledgeable professionals analyzing your condition? Their goal is to have you discharge safely and continue your journey to health. Usually a doctor, or discharge planner will give advice for the best direction of your healing. Remember you are the most important component to your healing. ASK about ALL your options. Some of their directives might be for Skilled Nursing, or Home Health. ASK about all your options! Accompanied with their directives should be a list of Skilled Nursing Facilities or Home Health agencies near your home. You have options. ASK for the list and ASK for your options.

In addition to her Degree in Gerontology, Beverley Bumpas has formed relationships with leaders in the Senior Living and Preventative Health Industry giving her over 15 years of experience. She has created platforms with congressmen for Health Care Reform Panels, created support groups for caregivers and seniors, and negotiated contracts for Medical Clinics and Assisted Living Communities.

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448-1633
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31964 N. Fifth Avenue
623-8485



Directory Listings

Agencies, Free Referral Services & Volunteer Opportunities

AARP Idaho 208-855-4004

3080 E. Gentry Way, Ste. 100, Meridian

www.facebook.com/AARPIdaho

AARP Idaho is a nonprofit, nonpartisan organization, with a membership of more than 175,000 in Idaho that serves as a voice and an advocate to protect consumers and improve the lives of Idahoans age 50 and over.

Alzheimer's Association Inland NW Chapter

N. Idaho Office 208-666-2996

www.alz.org/inlandnorthwest

P.J.Christo, RN; email: pj.christo@alz.org

24-Hour Help line 800-272-3900

We connect families to needed programs, products and services, provide Dementia Information, Local Support Groups, State and Federal Advocacy, educational programs, workshops and lectures for caregivers, families and the general public.

The volunteer **COMMUNITY BOARD OF GUARDIANS** is provided to Bonner County adults as a last resort when no family or friends are available to help them make decisions for themselves such as financial, health and other aspects of daily living.



HOW CAN I HELP?

The Board is truly of great significance and we are seeking persons with compassion to advocate for those not capable of making decisions for themselves. Please consider serving your community as part of the Board.

The Board accepts referrals from the community and determines ability to assist.

208-255-3098 • guardianboard@co.bonner.id.us

Area Agency on Aging of North Idaho

208-667-3179

2120 Lakewood Dr., Ste. B, Coeur d'Alene

Toll Free 800-786-5536

www.aaani.org

Do you have questions about senior services and resources available in your community? Are you eligible for extra help paying for prescription drugs or help paying the monthly Medicare Part B premium? For free information and to discuss your options. Call us!

Bonner County Board of Community Guardian

208-255-3098 • guardianboard@co.bonner.id.us

We are a last resort for anyone (often with dementia or debilitation) without family of friends to care for them. If you know of anyone like this, or would care to serve as a guardian or conservator, please call us.

Community Cancer Services 208-255-2301

1215 Michigan St. Ste. B, Sandpoint

www.communitycancerservices.org

We are here to help with education, information and direct support services to cancer patients and their families. Services include gas vouchers, financial assistance, grief counseling, wigs, hats, post-mastectomy products, Ensure, lending library, transportation, loaned medical equipment and more.

Compassionate Care Referral Service

208-660-9982 • www.compassionatecarereferral.com

I can refer you to the best fit for your Assisted Living, Senior, and Disabled Care Services needed. Through mutual discussion and needs assessment, I will create for you a customized short list of possible solutions.

Goodwill Industries - Workforce & Family Services

204 Larkspur St., Ponderay 208-265-1984

1221 W. Ironwood Dr., Ste. 101, Cd'A 208-667-6463

www.discovergoodwill.org

Goodwill Industries of the Inland Northwest provides skills training, testing, job placement and retention services, youth mentoring, services for veterans who are homeless and case management. When you shop at our 12 Goodwill® stores or online at www.shopgoodwill.com, \$.85 of every dollar directly supports our services in the community.

Idaho Commission for the Blind &

Visually Impaired 208-769-1419

229 E. Locust Ave., Coeur d'Alene

mgrandstaff@icbvi.idaho.gov

ICBVI is a state agency that provides free independent living training and offers adaptive aids, such as magnifiers and talking devices, to help individuals who are struggling with vision loss to be more independent in their homes and the community.



Retirement Publishing 800-584-9916

www.retirementpublishing.com

Keeping Idaho seniors informed of their options with our FREE publications: Idaho Elder Directory, North Idaho Retirement, Assisted Living in Idaho, Alzheimer's Resource Directory. Call toll free during regular business hours for your FREE copy or visit our Web site.

SHIBA..... 800-247-4422

(Senior Health Insurance Benefits Advisors)

2005 Ironwood Pkwy, Ste. 143, Coeur d'Alene

www.doi.idaho.gov/shiba/shibahealth.aspx

SHIBA is a division of the Department of Insurance. SHIBA counselors offer free education and assistance about Medicare benefits, plan choices and billing. SHIBA counseling is done by phone, email, or at community partner locations throughout Idaho.

The Guardians Foundation 208-449-1210

6651 W. Harbor Dr., Coeur d'Alene

www.theguardiansfoundation.org

We work with and seek collaboration with organizations and individuals to help veterans and their families seeking help. We provide food, safe shelter, clothing, household items, financial assistance, outdoor events, counseling referrals, plus educational and job opportunities and more.

Care Communities; Independent & Assisted Living, Adult Day Care

Bennett House 208-651-9060

1095 E. Timber Lane, Coeur d'Alene

www.bennethouse.org

An Adult Day Care Center offering older adults an opportunity to get out of the house and receive both mental and social stimulation and to give caregivers a much-needed break in which to attend to personal needs, or simply rest and relax.

Bestland Senior Living Community 208-665-1600

606 E. Best Ave., Coeur d'Alene

www.bestlandcda.com

Bestland Senior Living offers 3 home-cooked meals per day, weekly housekeeping with linens, transportation, all utilities, wi-fi, and cable TV at one low rate. We are a smaller community offering residents a warm and loving atmosphere where they truly feel at home!

Boundary Community Restorium..... 208-267-2453

6619 Kaniks St., Bonner's Ferry

www.boundarycountyid.org/restorium.htm

Our facility accommodates 52 residents with home-cooked meals and snacks. We help with shopping, medications, and bathing. We offer an array of activities, especially in summertime when residents enjoy our vegetable garden, beautiful flowers and entertainment in our gazebo.

Brookdale Emeritus at Coeur d'Alene . 208-667-6490

205 E. Anton Ave., Coeur d'Alene

www.emeritus.com

We offer both independent and assisted living; studios, deluxe studios, one and two bedroom apartments and stand-alone cottages. We pride ourselves on a full active life enrichment program, delicious meals daily, housekeeping, transportation to doctor's appointments, shopping and other excursions.

Coeur d'Alene Health Care

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www.consulatehealthcare.com

We specialize in providing comprehensive post-acute care, 24-hour skilled nursing, Physical, Occupational & Speech therapies, Wound care, Progressive Diabetic care, and Alzheimer's and dementia care with our unwavering commitment to our core values of Compassion, Honesty, Respect, Integrity and Passion.

Support Local Homeless Veterans...

The Guardians Foundation Inc.



*Helping veterans navigate civilian life.
To volunteer, donate or request assistance,
visit us on Facebook or our website:*

www.theguardiansfoundation.org



Directory Listings

DayBreak Center 208-265-8127
820 Main Street, Sandpoint
www.daybreakhouse.org

DayBreak provides quality daytime care for individuals with memory impairments allowing caregivers a much needed break. In addition to offering a safe, responsive, and homey environment for your loved ones, the professionals at DayBreak provide activities that stimulate memory, health and socialization.

Garden Plaza of Post Falls 208-773-3701
545 N. Garden Plaza Ct., Post Falls
www.gardenplazapostfalls.com

The finest in Independent and Assisted Living with stunning surroundings, unparalleled service and lavish amenities, our residents are proud to call Garden Plaza home. We are committed to our residents enjoying a carefree lifestyle. You will love it here, and we welcome the opportunity to meet you!

Life Care Centers of North Idaho
500 West Aqua Ave., Coeur d'Alene 208-762-1122
460 Garden Plaza Ct., Post Falls 208-777-0318
1125 N. Division St., Sandpoint..... 208-265-9299
www.LCCA.com

Life Care Centers of North Idaho specialize in long term care, special needs and dementia care, post-operative and acute illness restorative nursing and therapy, 24/7 admissions. Respite stay is also available. Semi-private and private rooms. Schedule your tour today!

Luther Park at Sandpoint..... 208-265-3557
Assisted Living and Memory Care
510 Olive Ave., Sandpoint
www.luther-park.org

Do what you want to do and leave the rest to us! We offer every level of care from unassisted independent living to full memory care. It's all available at Luther Park. We are the best deal in town!

Newport Hospital Long Term Care
& Skilled Nursing..... 509-447-2464
714 W. Pine St., Newport, WA
www.phd1.org

Our Long Term Care offers both long and short term skilled nursing and restorative care. We provide Skilled Nursing 24 hours a day, coordinating care with local physicians.



It's an honor serving this community.



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510 South Olive Avenue • 208-265-3557



Where aging is all about living

River Mountain Village Assisted Living 509-447-2903
608 W. Second Ave., Newport, WA
www.phd1.org

A beautiful 42 unit studio & one-bedroom apartment community for an active, independent lifestyle. Enjoy the cozy fireplace, a stroll along a lovely landscaped walking path, and a variety of daily activities to meet the individual needs of our residents.

Rose Terrace Country Homes 208-623-6154
5672 W. Rhode Island, Spirit Lake
Rose Terrace Cottages 208-665-0580
632 N. 21st St., CdA
www.roseterrace.org

Our quaint, home-style facilities offer a compassionate, caring environment with well trained staff 24/7. Nurses available 7 days a week, wonderful meals and fun activities. Private and semi-private rooms. Medicaid accepted.



Sandpoint Assisted Living 208-265-2354
624 S. Division St., Sandpoint
www.sandpointassistedliving.com

Our community is unique because we are small and affordable, providing residents close and easy access to staff 24 hours a day. Rents are the lowest in the area and we also accept Medicaid.

Trinity Group Homes, Inc..... 208-667-9607
Coeur d'Alene • www.trinitygrouphomes.net

Since 1979, Trinity Group Homes Inc. has provided housing and supportive services in North Idaho, for men and women with severe and persistent mental illnesses with currently 32 rooms. Since 1980, we have been certified as a 501(c)(3) organization.

Valley Vista Care Skilled Centers:
820 Elm St., St. Maries 208-245-4576
220 S. Division, Sandpoint 208-265-4514
Assisted Living:
820 Elm St., St. Maries 208-245-5908
www.valleyvista.org

Enjoy a comfortable, homelike setting in either our assisted living or skilled care centers. We offer physical, speech, occupational and aquatic therapy for in-patient and out-patient rehab. Specializing in an innovative activity program and two unique behavior care units.

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Counseling

Alcohol & Drug Counseling and Recovery Services..... 208-255-9333
102 S. 4th Ave., Ste. B, Sandpoint

When concerned about alcohol or drug problems, the prospect of change may appear challenging. We work together to explore options and find solutions that strengthen your quality and enjoyment of life. You are welcome to call for a complimentary consultation.

Benewah Medical & Wellness Center... 208-686-1931
27 N. 12th St., Plummer

www.bmcwc.com/counseling

Counseling for all ages, outpatient substance abuse, addiction treatment and inpatient treatment by referral. Every individual has dignity, worth and value and we provide caring, confidential and professional service. Open to the general public and provided on a sliding fee basis. Most insurance accepted.

We're here when you need us.



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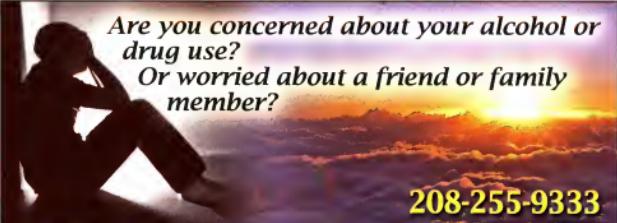
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Directory Listings



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Or worried about a friend or family member?*

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Coeur d'Alene.....208-620-5210

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2201 Ironwood Pl., Coeur d'Alene
www.myheritagehealth.org
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.....208-267-1801

Hawkins House Healing Center
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www.susanfalck.com

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Rathdrum Counseling Center, LLC
.....208-687-0538

14954 Coeur d'Alene St.,
Rathdrum
www.rathdrumcounseling.com
Rathdrum Counseling Center is a full outpatient substance use disorder and mental health treatment clinic. We focus on client strengths, needs, abilities, and strive to encourage least restrictive interventions that are culturally sensitive, cost effective and within your own community.

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208-687-0538

14954 Coeur d'Alene St.
Rathdrum, ID



www.rathdrumcounseling.com

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6807 Cody St., Bonners Ferry

www.rawlingscommunitycounseling.com

Mental health counseling for children, adolescents, adults, couples and families. Offering addiction treatment, case management, and EMDR Therapy for trauma treatment. We accept most insurance, Medicaid and a sliding fee scale is available.



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The Life Choices Pregnancy Center & In-Sight Clinic.....208-263-7621

502 N. 2nd Ave., Sandpoint

We offer free & confidential services for women faced with unplanned pregnancies. Services include medical-grade pregnancy testing, verification, limited ultrasound imaging, and options education. We are advocates for women and their unborn children.

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Benewah Medical & Wellness Center...208-686-1931

427 N. 12th St., Plummer • www.bmcwc.com/dental
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Heritage Health Dental Care.....208.292.0697

1090 W. Park Pl., Coeur d'Alene

www.myheritagehealth.org

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Contact: (208) 255-4321 for up-to-date information and to arrange a special event or a group visit.

www.birdaviationmuseum.com

NOTE: Inventors Association of Idaho meets the first Tuesday of the month.
For additional info, visit www.inventorsassociationofidaho.com

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www.birdaviationmuseum.com

The Bird Aviation Museum and Invention Center strives to educate visitors about the historic contributions of aviators and innovators who have helped create modern technology and to celebrate these individuals who have forever changed the way we live. It only takes one person to change the world.

North Idaho College
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791 Main Street, Bonners Ferry208-267-3878
Toll Free877-404-4536 Ext. 1705
www.nic.edu

North Idaho College is committed to bringing educational opportunities to the communities we serve. Our outreach locations offer admissions and advising assistance, financial aid and career counseling, credit and non-credit classes, testing and tutoring services, and a welcoming and supportive staff.

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Financial, Asset Management & Home Modification

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3080 E. Gentry Way, Ste. 100, Meridian
www.facebook.com/AARPiDaho

AARP Idaho is a nonprofit, nonpartisan organization, with a membership of more than 175,000 in Idaho that serves as a voice and an advocate to protect consumers and improve the lives of Idahoans age 50 and over.

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Heritage Health Physical Therapy208-667-0620
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www.myheritagehealth.org

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Gifts & Shopping

Bizarre Bazaar208-263-3400
502 Church St., Sandpoint
www.calsandpoint.org

Bizarre Bazaar is owned and run by Community Assistance League volunteers. Gently used household items, books, furniture and select quality clothing. Items not retained are donated elsewhere to churches, missions, school and charity fundraisers, and special-need situations. All profits stay in Bonner County.

Goodwill Industries Retail Stores
204 Larkspur St., Ponderay208-265-1980
1212 N. 4th St., Coeur d'Alene208-664-2552
317 Seltice Way, Ste. A, Post Falls208-773-6181
www.shopgoodwill.com

Goodwill Industries operates 12 modern and bright stores, including Coeur d'Alene, Ponderay and Post Falls. The stores are stocked with unique and quality bargains⁷ days a week. Sales support Goodwill's programs that help people obtain jobs and assist adults and children overcoming barriers to independence.

Huckleberry Variety208-267-3286
7214 Main St., Bonners Ferry
www.huckleberryvariety.com

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Directory Listings

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pfhac.kristi@gmail.com

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Toll Free 877-773-7133

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www.auburncrest.com

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a service of Bonner General Health
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www.bonnnergeneral.org

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Crest Home Health and Hospice..... 208-765-4343
700 Ironwood Dr., Ste. 210, Coeur d'Alene
www.rmcare.com/managed/crest/index.php
As members of our communities, our mission is to provide accurate information on services available, deliver compassionate health care and to improve the quality of life to all those entrusted in our care.

Hospice of North Idaho 208-772-7994
9493 N. Government Way, Hayden
www.honi.org

Our holistic concept of hospice care provides physical, emotional and spiritual care to patients and their families offering choices about how care is provided. The goal is to help a person live fully, maintain dignity, and retain control over personal decisions.

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Directory Listings

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1821 W. LeClerc Rd. #1, Cusick, WA
www.kalispeltribe.com/camas-center-clinic

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www.pfncHEALTH.com

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Coeur d'Alene Contact 208-665-6410
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We are committed to providing quality home health services such as Skilled Nursing, CNA's, Physical, Occupational & Speech Therapists. We are dedicated to promoting independence and quality of life to all those we serve throughout North Idaho.

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Home Health Services 208-265-1007
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www.bonnergeneral.org

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Crest Home Health and Hospice..... 208-765-4343
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www.ResCareHomeCare.com

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"Would you please stop combing your feathers over your bald spot?
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Confused About In-Home Care?

Home HEALTH CARE

- Doctor's order required
- Some private insurance
- Medicare (60 days)
- Medicare HMO's
- Medicaid
- Short term for medical recovery wound treatment, medication administration and/or infusions, therapies.
- Performed by Nurses, Physical, Occupational & Speech Therapists, CNA's

PERSONAL Home Care

- No doctor's order required usually
- Some private insurance (*insurance assessment is required*)
- Long term care insurance
- Medicaid (*must qualify first and a nurse is sent to provide assessment*)
- Term is longer - can be lifetime. Assistance with laundry, meals, housekeeping, medication prep, transportation.
- Performed by CNAs or caregivers



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Crossword and Sudoku Answers

Puzzles on pages 46-47



| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 4 | 3 | 6 | 9 | 7 | 5 | 8 | 1 | 2 |
| 5 | 2 | 8 | 1 | 3 | 6 | 7 | 9 | 4 |
| 1 | 9 | 7 | 8 | 4 | 2 | 3 | 5 | 6 |
| 6 | 4 | 1 | 7 | 5 | 8 | 2 | 3 | 9 |
| 2 | 5 | 9 | 3 | 6 | 4 | 1 | 7 | 8 |
| 8 | 7 | 3 | 2 | 1 | 9 | 6 | 4 | 5 |
| 9 | 1 | 5 | 6 | 2 | 7 | 4 | 8 | 3 |
| 7 | 8 | 2 | 4 | 9 | 3 | 5 | 6 | 1 |
| 3 | 6 | 4 | 5 | 8 | 1 | 9 | 2 | 7 |



Run It By Tamara



by Tamara Jacobson,
Compassionate Care
Referral Services, Inc.



Following are recent inquiries that were brought to my attention:

Q Several family members of seniors have called me regarding this frustrating situation: "Mom is only \$100 over the monthly income limit to qualify for Medicaid for Long Term Care. Is there anything we can do?"

A The Monthly income limits are different for single or married seniors and can change yearly so be sure to check the latest information either in your local regional Medicaid office or online at www.healthandwelfare.id.gov and look for Medicaid.

If your Mother is still over the income limit, there are some legal steps that can be done such as a 'Miller Trust' that can be a

solution to reduce the overage in funds. I highly recommend a visit with a local ElderCare Lawyer who specializes in ways to navigate your situation.

Q This summer especially, I have been asked:

"My house is closing in a few months and I need to find a place to rent but don't want to take care of a yard. What are my options?"

A Depending on your income and preferences for services with your independence from being a homeowner, here are some choices:

1. Market priced apartments or townhomes for rent where lawn maintenance is included. Can be expensive for some seniors.

2. Sliding scale low income

apartments with income limit eligibility requirements that vary in location. Some utilities and phone still extra. Waiting lists are common.

3. Independent communities (apartments) with either small kitchens or kitchenettes that also offer meals. More all inclusive except phone costs usually.

4. A few Certified Family Homes have an apartment attached to their home and provide some assistance as needed and a doctor's care plan is required.

I have suggested to folks to jot down monthly expenses especially those tied to home ownership to compare apples to apples. Surprisingly, you may find it is more affordable to move into a place with some extras that make life a little simpler.

If you would like to submit a question and *'Run It By Tamara'* regarding senior day-to-day care issues, please email to: RunItByTamara@outlook.com or call 208-660-9982.

There is something so encouraging and comforting just sharing our concerns with one another. I look forward to hearing from you!



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Tamara Jacobson is a Senior Care Consultant and founder of Compassionate Care Referral Services, Inc., www.CompassionateCareReferral.com. Tamara formed the company as a way to connect area seniors and services in a personal but professional manner. Straight forward comparisons are discussed to fit the individuality of her client.

Are You Up for the Challenge?

by J. Bradley, Editor

The majority of us are getting older and so are our parents. That blasted crystal ball isn't working very well, and to my knowledge, nobody ever found that fountain of youth either.

Inevitably, we will lose a parent and become concerned about the remaining parent. When that happens, we really have no idea "what to do about Mom."

We don't usually extract Mom from her environment unless there is some sort of concern regarding safety or welfare. Maybe Mom isn't taking care of herself very well; not eating, not going out with friends, not driving, has become lost or disoriented, not calling you or the doctor thinking, "It will go away" or "It's nothing serious" and she doesn't "...want to be a bother." And, if it is serious, we learn about it after the fact when she is in the hospital. Anything can happen, and generally speaking, something does change Mom's ability to remain in her home alone at some point in her life.

Before you decide to uproot Mom "for her own good" and your peace of mind, some things should be seriously considered. Can she stay in her home with some assistance? Will she need full time care? Can she or you afford the degree of assistance she needs?

If not, are you physically and financially able to care for her if you take her into your home? Do you have, or will you make, the time to see that she leads an active social life? Do you have room to allow her to retain some autonomy? How will the other members of the household be affected?

Once you've taken Mom out of her world, besides having some physical needs you must attend to, she most likely has no friends, no social life, can't drive, can't go anywhere, and can't even buy her own groceries. Are you really taking care of Mom? She has no peers, no time with people her own age with common concerns, common memories, and common humor. Have you ever heard a comedian that you didn't think was funny, yet the crowd around you was rolling in the aisles? Have you heard someone remark how funny the old Saturday Night Live skits were, but the newer ones just aren't so funny? That's because the humor was "generation specific."

No matter how hard you try to keep Mom busy, bring her into your routines, make her a part of your family, she will be missing interaction with people she can relate to, with shared cultural values and



experiences. There are reasons each generation has their own music, memories of "our song" that brings a smile to our faces and enriches our lives.

What makes you think Mom wants to only be a part of your life and leave hers completely behind? How many years of her life did she have before you were that proverbial "twinkle in the eye?" She cannot share that pre-you with you or her grandchildren in the same way she can share it with her peers, laughing over lunch, a game of Bridge or Pinochle.

If you are "doing the right thing" by taking Mom in, think about her needs! Make sure she is as engaged as she can possibly be in the outside world. You don't keep your children home, doing nothing, experiencing nothing new. Why would you have Mom stay at home, experiencing nothing new? She needs exercise, she needs stimulation, and she needs to continue with her life. When you take Mom in, consider the added responsibility you are assuming and recognize that Mom must be more than a dog sitter when you go out of town, or help in the kitchen if she likes to cook.

Mom had a name before she was "Mom." Her friends never called her "Mom." She needs to be Ruth, Linda, Susan, or Patty, not necessarily does she need to be only "Mom" again. Before Mom was Mom, back when she was Betty, did she ride horses? Bicycle? Hike? Dance? Garden? What did Betty do? It is easy to lose sight of this in our urgent or dutiful feelings of "needing to take care of Mom now."

How about Dad? Dad worked, retired, and then what did Dad do? Did he go fishin', "hang out" with his guy friends, watch or play sporting games, golf, go hunting? What did Dad do? The key is to keep Mom and Dad healthy and happy by ensuring they are doing whatever they can, and not doing it only at home. This is the responsibility you assume when you take in parents and loved ones. Are you up for the challenge?



How to Handle a Deer in Your Headlights



by Randy Simon,
Director of
Communications,
AARP Idaho

October through December marks the peak time for deer activity on and off the road in Idaho. In fact, nearly half of all deer collisions happen during these months. The Insurance Information Institute estimates that nationwide there are more than 1.6 million vehicle collisions with deer each year, resulting in over \$4.6 billion in vehicle damage, medical costs and other expenses.

If you do see a deer on the road, it is important not to make critical mistakes that could worsen the situation or cause more harm. As deer and other animals cross roads, it is up to you to be a smart driver. This is even more challenging in Idaho with its winding and sometimes narrow mountain roads but there are precautions you can take to avoid an accident.

Heed the warnings. Wildlife "crossing" signs warn drivers of high deer activity in the area, so drive more carefully on roadways near these signs and remain aware that deer may jump onto the road. Obey the speed limit and scan the sides of the road when possible. Keep in mind that deer travel together so if you see one, others are likely nearby.

Be especially alert at dawn and dusk. Approximately 90 percent of collisions with animals happen at dawn and dusk, when visibility is at a minimum. The National Safety Council advises using your vehicle's headlights to help spot any possible



When you spot a deer on or near the road, brake slowly so that you can stop before hitting the deer or at least lessen the impact if you do collide.

deer, "Watch for reflections from your headlights. Deer eyes may reflect the light, and spotting the reflection could give you more time to react." However, keep in mind that your headlights may startle or confuse deer, so be prepared if they freeze or act erratically.

Never swerve and do brake appropriately. When you spot deer on or near the road, brake slowly so that you can stop before hitting the deer or at least lessen the impact if you do collide. Also, be aware of the traffic behind you before slowing or stopping because sudden breaking may not give those cars enough time to stop. If there is time, flashing your vehicle's headlights and honking the horn in short bursts may help scare the deer away so that you can avoid a collision. If the deer is directly in front of your vehicle and there is not a safe stopping distance between you and the animal, do not slam your brakes. Most importantly, never swerve to avoid hitting the deer because hitting the animal head on will ultimately

cause less damage than hitting another vehicle or a fixed object, such as a tree, rock or road sign.

Contact local law enforcement. If your vehicle does collide with an animal, do not keep driving. Carefully pull over to the side of the road and call the police. If it is safe, step out of your vehicle, take note of the situation and document the incident with your smart phone camera to show the police and your car insurance company.

Fall is arguably the best time of the year to see Idaho. Beautiful changing colors and near perfect weather makes the road an attractive option for nearly every driver. Nevertheless, do not let the view distract you. By slowing down and staying alert you can avoid becoming a "deer in headlights" when you see a deer in your headlights.

Randy Simon is the Director of Communications for AARP Idaho. Prior to joining AARP Randy worked as a consultant for Gallatin Public Affairs and as a journalist in New Mexico. He can be reached at rsimon@aarp.org or 208-855-4004.



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